

# STEWARDSHIP AND MISSIONS

CHARLES A. COOK



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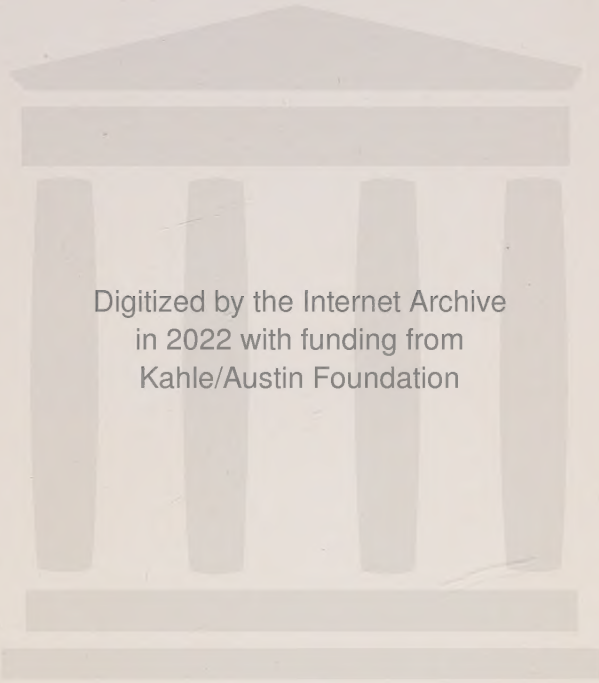
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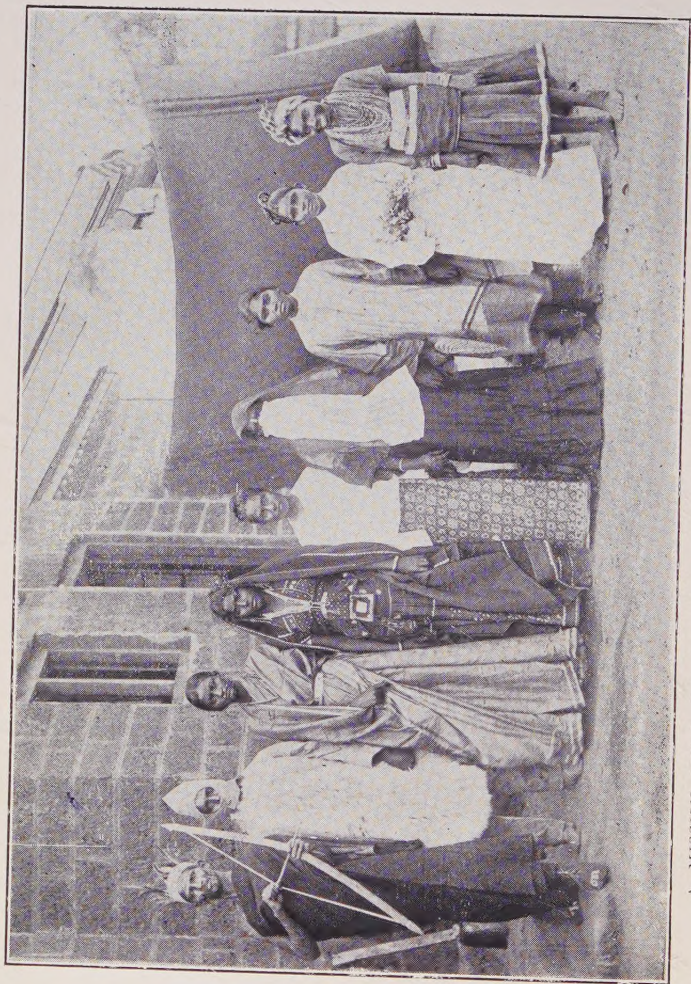


Stewardship  
and  
Missions





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A MISSION STUDY CLASS IN INDIA IN COSTUMES OF NON-CHRISTIAN PEOPLES

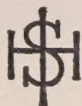
# Stewardship and Missions

Charles A. Cook

Author of

*Systematic Giving*  
*Stewardship*

*The Holy Spirit in Church Finances*  
*Helpful Portions for the Prayer Life*



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TO  
**The Christian Young People of  
the Twentieth Century**

CALLED TO BE STEWARDS OF  
THE MANIFOLD GRACE OF GOD  
AT A TIME WHEN UNPARALLELED  
OPPORTUNITIES CALL FOR THE  
FULLEST CONSECRATION OF  
PERSONALITY AND POSSESSIONS  
TO THE WORK OF MISSIONS  
BOTH AT HOME AND ABROAD

THIS BOOK  
IS DEDICATED  
BY THE AUTHOR



## PREFACE

THE great work of missions, now pressing upon the church, will never be adequately supported until God's people fully realize their privileges and obligations as Christian stewards. Missions cannot exist without stewardship. At the same time, there can be no true stewardship of personality or possessions that does not make Christian missions, at home and abroad, its supreme object. Stewardship and missions are therefore linked together by the Spirit of God, and what God hath joined together let not man put asunder.

The financial problems of the kingdom of God cannot be settled by limiting their discussion to the question of giving. The emphasis must be shifted from giving to stewardship. Giving will never be what it ought to be until it rests squarely on a stewardship basis. The privileges and responsibilities of Christian stewardship must be properly understood before giving will be dignified into a sacred service, regarded as an essential of a normal Christian life, and lifted above the multitude of ignoble influences of expediency, convenience, and selfishness that have confined it to the narrow and shallow channels of weakness and insufficiency.

When men see that they are stewards for God in all the relations of life into which they enter there will be larger and better giving, and the financial problems of the kingdom, which are now so perplexing, will be settled.

In preparing this book the author has freely used extracts from his booklet, entitled "Stewardship." Most of the book is, however, new. Much of the material was collected while the author was engaged in conducting a special campaign of education in the principles of Christian stewardship in his own denomination.

CHAS. A. COOK.

BLOOMFIELD, N. J.

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# I

## THE CALL TO STUDY STEWARDSHIP

Our mission is part of the work of Jesus Christ. Christ cannot save the world unless you and I help him. We shall never see the world evangelized while we spend twenty times as much on ourselves as on missions. It is just as incumbent on us to labor to earn for giving on six days as to rest on the seventh day. You cannot eliminate the spirit of giving without eliminating Christianity itself. It is a crime for the head of the family to do all the giving. It is a part of each person's worship and life.

Every two dollars wasted by a Christian means that somewhere in this world some one goes unreached. Self-sacrifice is the first law of grace. Before every purchase we need to ask, "Is this the thing for a person to buy who is living for the evangelization of the world?"

—*J. Campbell White.*

Great as is the need of more missionaries for "the evangelization of the world in this generation," there is a greater present need in the home land of more men and women in so-called secular callings who are practising the Christian life. A band of such Christians, no larger than the American volunteer army in the recent Spanish war, living for Christ and his kingdom on earth, putting their personal and family expenses upon a missionary basis, and using the balance of their income for God, would bring to the battle those reenforcements and supplies that would turn the tide of comparative defeat into victory and speedily usher in the kingdom for which we pray.

—*Charles K. Ober.*

Our young people need some old-fashioned preaching on Christian stewardship. They are simply playing with the question of their relation to Almighty God in the matter of property; and every one knows it who investigates the subject of giving.

—*S. Earl Taylor.*

# I

## THE CALL TO STUDY STEWARDSHIP

“If ye abide in my word, then are ye truly my disciples; and ye shall know the truth, and the truth shall make you free” (John 8 : 31, 32).

THERE has been a remarkable response to the call to study missions. Mission-study classes have become popular, and many thousands of church members, especially of the young people, have earnestly considered the conditions and needs of the unevangelized populations, both at home and abroad, and have been awakened to a new interest in the great work of missions. The wonderful triumphs of the gospel in the past, and the marvelous opportunities of the present for still greater achievements, have inspired many to a new consecration to God's world-work. The interest thus awakened, however, should not only become more general, but should be more definitely turned into channels of practical activity for the evangelization of the world. Doctor Chivers used to say, “The surest way to petrify a human heart is to awaken feeling and give it nothing to do.” It will always be necessary for the church to study missions, and even with all the splendid courses of study now being furnished, together with

Mission Study  
Inspiring  
Interest

the abounding store of information and inspiration being lavishly poured forth in the missionary magazines and religious papers, it will be difficult to keep pace with the ever-growing activities of this missionary age. But what if this vast flood of knowledge only awakens feeling and does not issue in devoted service? Surely it would have been better for the church not to have known its privileges and opportunities than to know and not do. "To him that knoweth to do good, and doeth it not, to him it is sin" (James 4 : 17).

**A Related  
Subject**

It is fitting, therefore, that contemporaneous with the study of missions there should be a faithful study of the vitally related subject of Christian stewardship.

**A Needed  
Revival**

Through a proper consideration of this subject the human heart will learn how to turn to account for the kingdom of God all the powers of the awakened emotions and so save the life from deadening paralysis. All this increased knowledge of missions, and all the stirring of our feelings thereby, will be powerless and largely profitless, unless these shall be accompanied by such a practical stewardship of personality and possessions as shall adequately provide both men and means for the utmost prosecution of the work. A revival of stewardship is the need of the hour. That revival can come only as the principles of Christian stewardship are thoroughly understood and God's people know how to put them into practice in their everyday lives.

The call comes therefore to Christian men and women, young and old, rich and poor, pastors and laymen, to devote themselves to an earnest and faithful consideration of this subject. There are many facts and conditions which emphasize this call.

The church has largely lost the consciousness of its stewardship of the manifold grace of God. God's people do not realize that they are stewards. Many live as though they were owners instead of trustees. They fail to do their duty as stewards, not because they are unwilling to do what they know God wants them to do, but because they have never been clearly taught what their duty is. There are congregations in which no one could recall a single instance in which the privileges and responsibilities of Christian stewardship were proclaimed from the pulpit. Where the people do not know the truth they cannot be expected to practise it. The development of a sense of stewardship throughout the church is essential to the success of the larger movements for the extension of the kingdom in which the church is now called upon to engage.

This subject goes to the very bottom of the problem of missions both as to men and means. We are not simply stewards of money, we are stewards of the gospel. A proper recognition of that stewardship involves the consecration of personality to the spread of the gospel, and thus the meeting of the need for men. Many can discharge their obligations as stewards of personality only by going into the

Stewardship  
Not  
Taught

Meeting the  
Missionary  
Problem

field to preach the gospel. Others can discharge their obligations only as they consecrate their powers to a faithful stewardship of wealth in the interest of the gospel. Mere appeals for either men or money will not suffice. We must get beneath the surface of the needs and conditions of humanity and understand that there are great and vital principles by which we should be actuated. A study of Christian stewardship will reveal these principles to us. Here we will find a motive for missions that will meet every need and emergency of the great work.

**The  
Wealthiest  
Country**

This call to study the principles of Christian stewardship is emphasized by the fact that no country in the world has been so highly favored with continuous and abounding prosperity as the United States. It is by far the wealthiest nation in the world to-day. It is almost impossible to realize how rapidly, and to what an enormous amount, wealth has increased in this country in recent years. While the population increased from 1880 to 1900, fifty-two per cent., the wealth increased in the same period over one hundred and two per cent. The per capita wealth increased in that time from eight hundred and fifty dollars to one thousand one hundred and sixty-four dollars and seventy-nine cents, and now amounts to fully one thousand four hundred dollars. The wealth of the country has more than doubled in twenty years. It has quadrupled in thirty years. While the population of the United

States increased three and one-half times from 1850 to 1900, the wealth increased fourteen times. "The United States added vastly more to her wealth in the last decade of the nineteenth century than was accumulated between the discovery of America and the Civil War" (*John R. Mott*). A study of the tables of the census bureau of the country concerning the growth of wealth will reveal some surprising facts.

Into the hands of the Christian men and women of the country there has come a full share of this vast increase of wealth. It is estimated that the Protestant Christians of the country have in their possession at the present time (1908) thirty billion dollars. If only one per cent. of this were devoted to the Lord Jesus to help him save the world, there would be at his disposal three hundred million dollars, an amount sufficient to meet the entire expense for a period of ten years of all the missionary work, both at home and abroad, now being done by American Christians at the present rate of giving.

Christians  
Wealthy

This great increase of wealth is attended by many perils. The more money men get the more they want, until the love of money takes full possession of their hearts. Through the love for money men's hearts become sordid, selfish, grasping, and as hard and indifferent toward God as the gold and silver after which they strive. "They that will be rich fall into temptation and a snare." Some one has said about riches:

Perils

"There is too often a burden of care in getting them, a burden of anxiety in keeping them, a burden of temptation in using them, a burden of guilt in abusing them, a burden of sorrow in losing them, a burden of account at last to be given up for possessing and either improving or misimproving them.

The Love of  
Money

"Our age is so drunk with the love of money that anything which does not pan out in cold cash has to take a back seat" (*"Christianity and the Social Crisis," Rauschenbusch*).

A Dangerous  
View

"The passion for money which has seized upon men is appalling. It is found in every community, and is blasting lives of largest promise. Young men and women are growing up with the conviction that money is the *summum bonum* of life" (*The Standard*).

Prosperity  
Tending  
to Ruin

"This nation has gone money mad. For ten years this land has enjoyed material prosperity such as the world has never seen, and during that time this madness has come upon us in full force. We have forgotten the commandment, 'Thou shalt not steal,' and we are taking the position that it does not matter how money is obtained so long as it is got. We cannot continue in this road indefinitely and secure the continuance of free institutions. The dangers of peace will destroy this country at the present rate just as certainly as might a disastrous war" (*Governor Hanly*).

A Timely  
Warning

Some time ago the "Ram's Horn" had a cartoon in which Uncle Sam was sitting at a table feasting

upon fruit and wine, which was being handed him by a richly dressed woman named Luxury. In the background was the figure of a citizen of ancient Rome, whose hand pointed to ruined walls and broken columns in the distance, while he said to the feasting guest: "Beware of Luxury, she was once my mistress." This warning is exceedingly timely. Abounding national prosperity has in more than one instance resulted in excessive luxuriousness of living to the weakening and downfall of national greatness and power. The feasting Belshazzar has many times been weighed in the balances and found wanting, and had his kingdom taken away from him and given to another. Doctor Josiah Strong says:

"Increasing wealth will only prove the means of destruction, unless it is accompanied by an increasing power of control, a stronger sense of justice, and a more intelligent comprehension of its obligations. . . Nations in their beginnings are poor; poverty is favorable to hardihood and industry; industry leads to thrift and wealth; wealth produces luxury, and luxury results in enervation, corruption, and destruction. This is the historic round which nations have run."

"If we permit the people of this republic to get before their minds the view that material well-being, carried to an ever higher degree, is the one and only thing to be striven for, we are laying up for ourselves not only trouble but ruin" (*Theodore Roosevelt*).

President  
Roosevelt's  
View

**Paul's View** "They that are minded to be rich fall into a temptation and a snare and many hurtful and foolish lusts, such as drown men in destruction and perdition. For the love of money is a root of all kinds of evil, which some reaching after have been led astray from the faith, and pierced themselves through with many sorrows" (*Paul, 1 Tim. 6 : 9, 10*).

**A Safeguard Proposed** These are words of warning which we do well to heed. A wide-spread recognition of the obligations of stewardship and the faithful discharge of those obligations is the only safeguard against the evils that threaten to come in with abounding wealth. It is a time for the church everywhere to be awakened to a most intense consciousness of her increased responsibility through increasing prosperity. A thousand evils must come in if in connection with this prosperity there is not a clear understanding by God's people of their stewardship for him. Surely, therefore, it is a time when Christian men and women, especially those who are just entering upon the duties and responsibilities of life, should give themselves up to a diligent and prayerful study of this great subject.

**The Missionary Age** The magnitude and urgency of the present missionary opportunity also intensely emphasizes this call to study. The present has been called the missionary age of the church. The inauguration and progress of the missionary enterprise during the past century has been the basis of this characteri-

zation. To-day it is not what the church has done or is doing, so much as it is the marvelous and matchless opportunities to do beyond anything that has yet been undertaken, or even thought of, which, more than anything else, makes this peculiarly the greatest missionary age the church has ever known.

We are most assuredly in the beginning of one of the most wonderful epochs in all the history of the church. Nothing like it has ever before been known. The nations of earth were never so ready for the gospel as they are to-day. In five years the missionary opportunity has increased a hundredfold. Millions of people are accessible now who were not a short time ago. Never were there so many open doors and urgent calls for a great forward movement of universal evangelization as now. One's utmost imagination cannot overdraw the splendor and magnitude of the present pressing opportunity. It is a time too, when the church is abundantly able to enter every one of these open doors and give the gospel to every creature. It is a time, therefore, for redeemed men and women the world over, and especially in this highly favored land, to realize that a stewardship of the gospel has been committed to them for the benefit of all men everywhere, and with absoluteness of living and loving consecration, and with unquenchableness of holy zeal be true to their stewardship of personality and possessions, and in this generation give the whole gospel to the whole world. In such a time as this it is imperative that

**An Imperative  
Duty**

men and women should know their stewardship. How can they, unless they determine to diligently learn the will of God in this respect?

**A Call to  
Young People**

This call to study the subject of Christian stewardship comes especially to young people. It needs, of course, to be studied by the great body of Christians. Multitudes of men and women, whose characters and habits have become somewhat thoroughly fixed, would be greatly benefited and blessed if they could be led into a new vision of their inestimable privileges as stewards for God, and should surrender to a new consecration to practise the principles of stewardship. Many indeed of the more mature Christians have in these recent years come into richer experiences and greater usefulness through a new apprehension of the fact that they were verily stewards of the manifold grace of God. How greatly many of these wish they had seen their privileges and obligations earlier in life. How much more they might have accomplished for Christ. It is exceedingly important, therefore, that the young people of the church should learn what is involved in living their lives as Christian stewards, and when habits are being formed, and character is being developed, should allow this subject to have a prominent place in their minds and hearts as a mighty molding power. Upon the young people of the present the burdens of the great work of the kingdom of God must soon fall. From their ranks must come the pastors, missionaries, teachers, and leaders

of the future. Into their hands will come the thirty billions of dollars now in the hands of the Protestant church-membership of this country. The boys and girls of to-day will be the millionaires of to-morrow. Whether they will be better stewards for God and have a larger share in the great business of world-wide evangelization will depend on whether they come into a clearer and fuller appreciation of the fact that they are stewards.

### QUESTIONS FOR CHAPTER I

AIM: TO REALIZE THE NECESSITY FOR A GENERAL AND THOROUGH STUDY OF CHRISTIAN STEWARDSHIP

1. What should be a marked result of the new interest in the work of missions?
2. What danger threatens the church should this increased knowledge not be followed by larger service?
3. What is necessary in order to make the new knowledge of missions of practical value?
4. Show how Christian stewardship is vitally related to the work of missions.
5. Why do not Christians generally realize their stewardship?
6. In what respects does Christian stewardship help solve the problems of missions?
7. Why is it not enough to know the needs and conditions of the nations in order to move us to largest service for them?
8. State some facts about the wealth of the United States.
9. Are Christian enterprises for the salvation and uplifting of men receiving a full share of this increase of wealth?

10. Name some of the perils that accompany the increase of riches.
11. While the national life is imperiled by abounding wealth, in what ways is the church in danger?
12. How may the church be safeguarded against these evils?
13. Describe the present missionary opportunity. Give facts as to conditions at home and abroad.
14. What bearing should the fact of these opportunities have upon our attitude to the subject of Christian stewardship?
15. Why should young people be especially interested in this study?

## II

### STEWARDSHIP DEFINED

As between me and my fellow-men, what I hold belongs to me, and I have a right to defend my title to it; but as between me and God, it belongs to him; and because of his ownership of all things, he has the right to determine to whom he will entrust his wealth, how long they shall retain it, the terms on which they shall hold it, the uses they shall make of it, and when and what kind of a settlement they shall make to him. If the landlord and the money-lender, whose titles to their property are relative only, have this right, how much more God, whose title is absolute. The tenant does not dictate to the landlord what crops he shall raise nor what rent he shall pay; neither does the borrower decide what interest he shall pay to the lender. A man has no more right to determine the terms and conditions of his stewardship than he has to determine the terms and conditions of his admission into the kingdom of heaven. This prerogative belongs to God, and in his Holy Word he has clearly set them forth.

—*R. L. Davidson.*

## II

### STEWARDSHIP DEFINED

“Let a man so account of us, as of ministers of Christ, and stewards of the mysteries of God. Here, moreover, it is required in stewards that a man be found faithful” (1 Cor. 4 : 1, 2).

“According as each hath received a gift, ministering it among yourselves, as good stewards of the manifold grace of God” (1 Peter 4 : 10).

CHRISTIAN stewardship is more than a question of Christian giving. The full requirements of stewardship cannot be met by the most excellent methods or systems of giving that may be devised by the individual or put into operation by the church. We shall never reach a solution of the financial problems of the kingdom of God by confining our attention to this one phase of stewardship. By forcing the plant we may gather the fruit the sooner and in goodly quantities, but the forced plant will never do so well again. What we need to do is carefully to cultivate the roots, giving time to the process, so that the plant shall be constantly and richly nourished, and then the fruit will not only be abundant, but there will be a never-failing supply. By pressing the question of giving and placing all

Forcing the  
Plant

the emphasis there, without teaching the fundamental principles of Christian stewardship, we force the plant. By going back to those fundamental principles and rooting and grounding the people in them, we cultivate the roots and secure permanent and adequate results.

Getting  
Down to  
Foundations

The whole problem of finances in connection with the Lord's work needs to be worked out on a new basis. We must get below the surface. We must get back to first principles. We must see the ground on which God has placed the whole matter of our obligation in the money affairs of his kingdom, and from that foundation we must build up the entire structure. It has been said that "the supreme need of the hour, next to the outpouring of the Holy Spirit, is that the church should be set right in her theory of Christian giving." It would be a larger truth to say that the supreme need of the hour is that the church should come to an intelligent apprehension of her entire relation to the acquisition, possession, and use of money. We must get back of the question of giving. How can I discharge my obligations to God as his steward? is a far greater question than, How much of my income should I give to the Lord?

A Definition  
and  
Illustration

A steward is "a person entrusted with the management of estates or affairs not his own." A steward is a trustee. Stewardship is trusteeship. A steward administers what belongs to another. Of Abraham's faithful steward it is said, "All the

goods of his master were in his hand." The possessions which the steward has are delegated possessions. They are committed to him in trust as the ten pounds were committed to the ten servants in the parable. "A certain nobleman went into a far country to receive for himself a kingdom and to return. And he called his ten servants and delivered them ten pounds, and said unto them, Occupy till I come" (Luke 19 : 12-13). In the use of those pounds the servants acted only as stewards. Not one of them thought of the pound which he had as his own. Each man at the accounting spoke of the money as the master's property, saying, "Thy pound." Even the unfaithful servant, who kept the pound laid away in a napkin, freely acknowledged his master's ownership of it. The pounds were not a gift, but a trust. The servants, therefore, were not owners, but stewards.

The great duty of the steward is to make the best possible use of that which has been committed to him, not for himself, but for the owner. He is to have the proprietor's interests and honor always in view. The question, "In what way can I best serve my master with what he has placed in my keeping?" should govern all his actions. Appropriation for his own use or benefit, of that which has been placed in his hand, except what is allowed for his necessary support, is robbery. "Will a man rob God?" (Mal. 3 : 8). "It is required in stewards that a man be found faithful" (1 Cor. 4 : 2).

The  
Steward's  
Duty

The  
Steward's  
Responsibility

A steward is accountable for what has been committed to him. He is to manage, or administer it, in the interests of the owner. To forget this, and to appropriate and use what God has entrusted to him for himself, is no less a crime than for the cashier of a bank to appropriate its funds for his own use and pleasure. As in the parable of the pounds, the day of reckoning with the stewards will come. In that day judgment will be passed upon the ministry of the steward according to the measure in which he has faithfully managed the substance which has come into his hands in the interest of the owner. Whether he has held all property and wealth as a trust from God, or has called it his own; whether he has wasted it in foolish expenditures, or has withheld it in vainglorious hoarding; whether he has, like Ananias, kept back part of the price, or has made a full surrender of both himself and the property committed to him by God; are questions that will enter into the final accounting to which every steward must come.

An Office of  
High Trust

“ Stewardship may then be understood to mean the tenure of an office of high trust and responsibility in the interest of the one from whom the commission has been received, and for whose exclusive benefit it is administered. There is in this, first, the suggestion of occupancy. The steward is in full possession and control. He stands in the place of the owner, and is clothed with his rights and duties in his absence. Second, responsibility is implied.

The steward is to care for the estate, keeping it in good order and condition, guarding it against all depredation and waste, and improving every opportunity for advancement and profit. Third, freedom of action is implied in order that the steward may administer his trust with fidelity, wisdom, and enterprise, which are essential to the proper discharge of the duties of his office. Fourth, there is accountability. The occupancy of the steward, though it may be long continued and uninterrupted, is, nevertheless, temporary. It must at some time come to an end. He is the servant of his Lord, holding his position as a tenant at will, ready at any time to surrender his trust, and give a full and just account of its administration to him from whom he received it. He must remember that he is not only the custodian of his Lord's property, he is also in some measure the guardian of his honor. If there be unfaithfulness, the estate will suffer loss; and if there be maladministration, the good name of the owner will be impeached" (*E. M. Thresher*).

Our stewardship is primarily a stewardship of the gospel. In 1 Cor. 9 : 17 the Apostle Paul says, "A stewardship of the gospel is committed unto me." In Eph. 3 : 2 he says, "If so be that ye have heard of the stewardship of that grace of God which was given me to you-ward." Every believer is a steward of the manifold grace of God. Not simply those who are called to be pastors, or evangelists, or missionaries, but all believers. This stewardship of the

Stewardship  
All-inclusive

gospel is all-inclusive. It takes in all we are, all we do, all we have, and all we acquire. It has many parts. There is the stewardship of personality, the stewardship of all the faculties and powers with which God has been pleased to endow us. We are to be good stewards of personality in order that we may be good stewards of the gospel. That is, we are to use the powers God has entrusted to us for the furthering of his cause and kingdom. There is the stewardship of time. Time is God-entrusted. We have no right to do as we please with it. We are to use it as a part of our one great stewardship of the manifold grace of God for the good of men. There is the stewardship of opportunity, and of privileges, and of every blessing that may come into our lives. With all these there is the stewardship of property or wealth. These are all parts of the stewardship of the gospel which has been so definitely committed to the church and to every believer in the church.

The  
Pivot-point

Our faithfulness in this stewardship hinges at the money point. The man who is true to God as his steward in the acquisition and use of wealth, who goes into business or wage-earning as God's steward, there definitely to adjust his daily activities to the great business of the kingdom of his Lord and Master Jesus Christ, will be faithful in his stewardship all along the line. He will be a faithful steward of personality, time, opportunity, and all else, for a man cannot be true to the resolve to be faithful in

his stewardship of wealth in the interest of the gospel without being true in all these other respects. It is exceedingly important, therefore, that what is involved in the stewardship of wealth should be clearly understood. What is involved?

First, the recognition of the great truth of God's ownership of all things. God is owner. He alone is the absolute Proprietor of all things. Constantly is the divine ownership taught in the Scriptures. "And Abram said to the king of Sodom, I have lifted up mine hand unto the Lord the most high God, *the possessor of heaven and earth*" (Gen. 14 : 22). "*Thine*, O Lord, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is *thine*; *thine* is the kingdom, O Lord, and thou art exalted as head above all. Both riches and honor come of thee. . . For all things come of thee and of *thine own* have we given thee" (1 Chron. 29 : 11-14). "The earth is the Lord's, and the fulness thereof" (Ps. 24 : 1). "For every beast of the forest is *mine*, and the cattle upon a thousand hills" (Ps. 50 : 10). "The silver is *mine* and the gold is *mine*, saith the Lord of hosts" (Hag. 2 : 8). God allows man to use his possessions, but he never surrenders his ownership. We are not owners, for we brought nothing into this world, and we can take nothing out. What we use and enjoy was all here before we came. We do not create anything. We may gather more or less of material wealth around

God's  
Ownership

our own personality, but all we gather belongs to the great Creator of all things. As between each other men may be owners. We may have rights and titles to certain estates to which no one else has any rights or titles. But those rights and titles are simply an earthly, human arrangement between man and man. Between us and God, he is the owner.

Owning the  
Man and  
His Earnings

God owns us. "Ye are not your own, for ye were bought with a price" (1 Cor. 6 : 19, 20). This does not mean simply that our souls belong to God, but all that we are, hands and heart and head and all. Since we are his the product of our labor is his. The man who owned the slave owned what the slave earned. The slave did not own any of the product of his labor. It all belonged to the man who owned him. We belong to the Lord Jesus Christ. He has purchased us unto himself by the price of his own precious blood. Every dollar that we earn, therefore, belongs to him.

Ever Stewards

Since God is owner we can never be more than stewards, and we can never be less. We are always stewards. We can never get away from this great fundamental truth.

Josiah Strong  
Quoted

"Manifestly, if God has absolute ownership in us, we can have absolute ownership in nothing whatever. If we cannot lay claim to our own selves, how much less to that which we find in our hands. When we say that no man is the absolute owner of property to the value of one penny, we do not take the socialistic position that private property is theft.

Because of our individual trusts, for which we are held personally responsible, we have individual rights touching property, and may have claims one against another; but, between God and the soul, the distinction of *thine* and *mine* is a snare. Does one-tenth belong to God? Then ten-tenths are his. He did not one-tenth create us and we nine-tenths create ourselves. He did not one-tenth redeem us and we nine-tenths redeem ourselves. If his claim to a part is good, his claim to the whole is equally good. His ownership in us is no joint affair. We are not in partnership with him. All we are and have is utterly his, and his only.

“When the Scriptures and reason speak of God’s ownership in us they use the word in no accommodated sense. It means all that it can mean in a court of law. It means that, since our possessions are his property, they should be used in his service—not a fraction of them, but the whole. When the lord returned from the far country, to reckon with his servants to whom he had entrusted his goods, he demanded not simply a small portion of the increase, but held his servants accountable for both principle and interest—‘mine own with interest.’ Every dollar that belongs to God must serve him” (*Josiah Strong*).

This is the starting-point in stewardship. It is at this point that Christians everywhere need to get right. Everything relating to the holding and using of property of any kind must be looked at from this

The Base  
Line for the  
Survey

point of view. In civil engineering all measurements are from a base line, the accepted base line being the level of the sea. God's absolute ownership of all things is the true base for the proper survey of the whole territory of thought and action suggested by the words money, property, wealth. Every system of giving, and every plan of benevolence must be measured by this truth. The old flying-levels of mere experiment and expediency, according to which the church has worked so long and so generally, must be given up, and a return made to the ocean-level of the eternal truth that God is the owner of all things, and from this point we must measure our responsibilities and privileges and duties in our use of all the money that ever comes into our hands.

All Life  
Involved

God's ownership of all things, and man's stewardship as a consequence of that ownership, are truths which have a most direct and solemn bearing upon the entire realm of human life and action. In everything man is a steward. There is a stewardship of life, of health, of strength physical and mental, of time, of social, educational, and religious privileges, and of opportunity to do good. Every gift of God and every blessing he bestows involves stewardship. The custody of money is only one department of the great stewardship into which man, as a rational and spiritual being, has been called. It is a solemn thing for a man to have his responsibility to God constantly increased by daily having committed to him

the gifts of God's goodness and grace. But that is exactly the position into which every man is brought. We can no more evade the responsibility than we can live without receiving the gifts. We may indeed forget and ignore our stewardship; we may shut God out of our thoughts, and even deny his right to us, or to anything we have; but that will not free us from the responsibility that rests upon us. We shall be held accountable for all that has been committed to us. "For unto whomsoever much is given, of him shall much be required."

We do not expect the unregenerate and godless to recognize their stewardship, but surely those who have been born again, who have been enlightened by the Holy Spirit and who call Jesus Lord, will. For these carelessly to neglect their high calling as stewards of God, and to ignore the responsibilities which their stewardship involves, is practically to repudiate the teachings and authority of the word of God, to despise their exalted privileges as God's children, and to deny Christ's claim upon them as their Redeemer.

That the church of Christ has either been ignorant of its stewardship, or has forgotten the duties which stewardship involves, accounts for any lack of means to carry on God's work in the world, which now exists, or ever has existed in the past. For had God's people recognized and realized their stewardship, and lived and acted accordingly, seeking most faithfully to do with time and talent and substance

Christians  
Specially  
Responsible

Failure  
Accounted  
For

just what he wanted them to do, receiving and using all things for him, there is no need in connection with God's work in the world but would have been fully supplied, and long ago Christ's Great Commission would have been fully carried out, and the gospel would have been preached to every creature. And even now, as soon as God's people everywhere recognize their stewardship, and act according to the principles, privileges, and responsibilities involved, just so soon will the great work which God has given his church to do in the world be hastened to completion, and the kingdom in its fulness and glory be ushered in and established on earth.

## QUESTIONS FOR CHAPTER II

AIM: TO UNDERSTAND THE MEANING AND SCOPE OF THE  
FUNDAMENTAL PRINCIPLES OF CHRISTIAN STEWARDSHIP

1. Why does not the subject of Christian giving by itself cover all the financial problems of the kingdom?
2. Why is Christian stewardship a larger subject than Christian giving?
3. Define and illustrate what it is to be a steward.
4. What is the principal duty of the steward?
5. What four things are necessarily involved in the lofty service of stewardship?
6. What is the one great stewardship committed to all believers?
7. Name some specific kinds of stewardship and show how these are parts of the stewardship of the gospel.
8. What is the pivot-point for our faithfulness in this stewardship, and why?

9. What is the fundamental truth in the stewardship of wealth?
10. How is God's ownership of all things proclaimed in the Scriptures?
11. In what sense only are men owners?
12. What follows from the fact that God owns us?
13. Why can no compromise with the claim of God's ownership be allowed?
14. What does this truth involve as to the service which we and our possessions are to render?
15. How should the truth of God's ownership be regarded in relation to all the money matters of the individual and of the church?
16. What bearing have the truths of this chapter upon all life?
17. What would you say now is the scope of stewardship?
18. Why should Christians above all others recognize their stewardship?



### III

## STEWARDSHIP IN ACQUISITION

This sense of stewardship is a great awakener of power. There was no power in Moses while he thought of his slow and stuttering tongue and forgot the entrusted message. But when he thought of the entrusted message, and put his tongue, such as it was, at God's disposition, and tried to deliver the message of Israel's release, Moses emerged from weakness into power, and became a force that Pharaoh and the world could not push aside. Paul Revere, feeling that he was charged by General Warren with a truth that must be told for the welfare of others, made his midnight ride and warned Concord and Lexington of the approach of the enemy, the sense of stewardship putting bravery and energy into the rider. *All life takes on a new significance as soon as we realize that whatever we have is ours as a trust.* —James G. K. McClure.

When men see that they may work in behalf of the kingdom by the way they run their factories, make laws, edit newspapers, pay wages, mine coal, plow fields, a great change will come over the life and thought of the world. The mechanic may be as necessary to the coming of the kingdom of God as the preacher; and the merchant may yet play as important a place as the missionary.

—Samuel Z. Batten.

### III

## STEWARDSHIP IN ACQUISITION

"Beware that thou forget not the Lord thy God, . . . And thou say in thine heart, My power, and the might of mine hand, hath gotten me this wealth. But thou shalt remember the Lord thy God; for it is he that giveth thee power to get wealth" (Deut. 8 : 11, 17, 18).

THE acquisition of money is almost a universal necessity wherever civilization has become established. The uncivilized tribes do not use money. Whatever trade transactions they have with each other are carried on by barter, the exchanging of one commodity for another. The invention of a circulating medium of exchange has always been one of the first steps in the development from barbarism to civilization. The medium of exchange at first is very simple. The first American money was wampum. It consisted of small shells strung like beads. These shells were white and black, the white was the periwinkle and the black was the black part of the clam shell, and was double the value of the white. It was made into strings, groups of strings, and belts, and was one of the most complete money measures known among barbarous nations. In the early days of the colonies,

Civilization  
and Money

when coin money was scarce, wampum was adopted and used to great advantage in trading not only with the Indians, but among the colonists themselves. Three beads of the black and six of the white were equal to a penny. In Central Africa strings of beads, coils of brass wire, or pieces of cotton are still used as money.

Advancing  
Civilization  
and Its Needs

Where civilization has advanced, a simpler and more convenient medium of exchange becomes necessary. As men emerge from barbarism and become acquainted with the products and forces of the material universe, and begin to discover and to exercise their power over those forces, and to utilize the products of nature, the physical world about them begins to wear an industrial and commercial character, there arises the necessity for some new method of expressing values, and for better standards and more convenient forms of money.

Accumulation  
Not  
Thought Of

The early use of money was chiefly to facilitate trade transactions. The vast accumulations of money that are so characteristic of this age were not thought of when money had a simpler meaning, and was so limited in its use and in its power.

Why Money  
is Desired

As civilization advanced money became a greater necessity. With the introduction of the industrial arts money in the form of capital had to be invested, wages had to be paid, and money became necessary not only as a medium of exchange in trade, but also as an equivalent of man's labor. With this wider use of money there came an increased neces-

sity to possess it. With the necessity came the desire to possess in ever-increasing intensity. Men began to want money not alone that they might thereby obtain the necessities of life, but the acquisition of wealth for its own sake, simply that one might be rich, became the ambition of men in their money making. As a result, men have piled up enormous accumulations of wealth immeasurably beyond what they need for any personal beneficial use in any way.

More men are wealthy to-day than ever before. Our modern civilization with its manifold industrial and commercial operations, with its enormous exploitation of the resources of nature beyond anything that has characterized the past, has made it possible for more men to accumulate large wealth in these days than in any previous age. More men who started life as wage-earners have become millionaires within the past half-century than perhaps during any two or three centuries in the world's history.

Many  
Wealthy

It is in connection with the acquisition of property and wealth that the responsibilities of stewardship begin. We are dealing with this subject from the wrong end when we think, or act as though we so thought, that our stewardship has to do chiefly with our giving. Giving is not the first thing in stewardship, but the last. When we make an offering of that which has come into our hands, our stewardship ends. Our stewardship begins with our in-

The  
Beginning of  
Responsibility

come. The moment we begin to earn wages, or derive profit from business, or receive an income from some profession, or in any way acquire wealth, that moment we become responsible as stewards. Those whose incomes are small are just as really responsible as stewards as those whose incomes are large. We may even go farther, and say, that the man who does not secure an income when he might, who does not use the faculties with which God has been pleased to endow him, and which belong to God, will be held accountable for his neglect and unfaithfulness. The servant who laid the pound away in a napkin and brought no returns to his master was condemned because he did not get. The steward is responsible for the opportunities that come to him to advance the interests of the one for whom he is steward. We are responsible to God for what he permits to come into our hands. He gives us the power and the opportunity to acquire wealth, and all that we acquire is his because we are his.

Man's  
Dependence  
on God

Men depend upon God in the acquisition of wealth. No man can make any money without God's help and blessing. Men need to remember what God said to the children of Israel centuries ago, when through Moses there came to them this message, "Thou shalt remember the Lord thy God, for it is he that giveth thee power to get wealth" (Deut. 8 : 18). The farmer may plow the field and sow the seed and afterward reap the harvest, but who does the work? Who sets the subtle forces

of nature to work to germinate the seed and cause it to spring up and ripen into the harvest? How utterly powerless the farmer is without God. So too is the miner, the lumberman, the manufacturer, and the mechanic. Where will any of these find the materials with which to enrich themselves if they are left entirely to their own resources and do not touch anything that God has created?

A man's ability to earn wages, or to carry on business, as well as his opportunities for either, are God-given. Without God men can do nothing. "For who maketh thee to differ? and what hast thou that thou didst not receive? but if thou didst receive it, why dost thou glory as if thou hadst not received it" (1 Cor. 4 : 7). Surely it is nothing less than a sinful and proud ignoring of God's goodness and blessing for men who have succeeded in business, or money making, to take the whole credit to themselves and boastfully say, "I have built up this business and achieved this success by my own ability and power." Thus did King Nebuchadnezzar boast when he said: "Is not this great Babylon which I have built for the royal dwelling-place, by the might of my power, and for the glory of my majesty?" But while he was yet speaking it was announced that his kingdom was taken from him. Men should beware of leaving God out of their calculations in their enterprises and of forgetting him and their dependence on him when they have succeeded, lest he deprive them of

A Warning  
Against  
Forgetting  
God

all they have gained. Men cannot acquire or hold anything except by the will of God. What God undertakes to bestow upon a man nothing can prevent his receiving, and what he undertakes to withhold of riches from a man, no skill or cunning of his can obtain. Because men depend upon God in their money getting they should definitely give him a place in all their activities for the acquisition of wealth.

Business  
Adjusted to  
Stewardship

Christian men should, therefore, go into business or any vocation as stewards for God, to make money in partnership with him and for him. Some men have said, "When I am more free from the pressure of business I will engage more in Christian work, I will have more time to do something for the cause of Christ." This is certainly to take a very narrow view of life, and a very material and worldly view. God is not calling men to give up business in order that they may serve him, but he is calling men to serve him in their business, and by their business, as Christian stewards. A young man said, "I would not dare go on in my business without realizing that in my business I was in partnership with God." Another said, "I mean to be a business man for Jesus Christ. I mean to make money for God." Both these men have been adjusting their business activities to the great world-embracing business of the King of kings, and have been making their business a very definite part of that greater business.

A Christian man's place of business ought to be as sacred to him as any place of prayer. It ought to be a place of prayer. His business ought to be to him as really a "divine calling," as is the work of the Christian minister or missionary to the men who are ordained for those spheres of service. No man's life is going to count for much for the good of the world that is not possessed by a sense of a divine calling and mission. "A man's work," says S. Z. Batten, "whatever it is, is the sphere of his religious manifestation, and that work is a divine calling." We have made a great mistake when we have divided our life and called this part secular and that religious. It is all religious. We are always stewards.

A Divine  
Calling

When William Carey was a young man he used to go about the villages and hamlets of England preaching the gospel wherever he found an opportunity. One day some one said to him, "Carey, you are neglecting your business in doing so much of this work." Carey replied, "This is my business, I only cobble shoes to pay expenses." So when Christian men realize their stewardship for God they will say, "My business is extending the kingdom of God throughout the earth, and I sell groceries, or run a factory, or practise medicine, or mine coal, or work a farm to pay the expenses of the kingdom."

William  
Carey

"It is the duty of some men to make a great deal of money. God has given to them the money-ma-

Josiah Strong  
Quoted

king talent; and it is as wrong to bury that talent as to bury a talent for preaching. It is every man's duty to wield the widest possible power for righteousness: and the power in money must be gained before it can be used. Whatever their occupation, Christians have but one business in the world, viz., the extending of Christ's kingdom; and merchant, mechanic, and banker are under exactly the same obligations to be wholly consecrated to that work as is the missionary" (*Josiah Strong*).

Lyman Abbott  
Quoted

"The end of all business, as the end of all other activity," says Lyman Abbott, "is the promotion of the kingdom of God. If a man is working with this end in view, he may be assured of God's help in his work, not necessarily to make his business a financial success, but to make it a means for the service of God and the enrichment of humanity." President Roosevelt has given expression to the following lofty sentiment, "It is the duty of all of us while doing the work of the world to show that we have not lost sight of spiritual ends in our material conquests."

Abiding With  
God

"Let each man, wherein he was called, therein abide with God" (1 Cor. 7 : 24). "THEREIN ABIDE WITH GOD." That means to take God with one into business. It means to abide in fellowship with him, in dependence upon him, and in co-operation with him, as his steward, in all one's business transactions. "In all thy ways acknowledge him, and he shall direct thy paths."

These high ideals have not been wholly lost sight of. There have been those who have thus definitely recognized their stewardship in the activities by which they acquired wealth, and have carried on business as a divine calling and as a service for Jesus Christ. When the Hon. Chester W. Kingsley was a young man his prayer was, "Lord, give me a hand to get and a heart to give." He brought his business under the dominating power of lofty spiritual motives. Hearing a sermon by his pastor in which the question was asked, "Why should not a Christian business man open an account with the Lord on his ledger, and treat it with all the sanctity and promptness that he would his account with any business firm?" Mr. Kingsley said, "I will do that." Years afterward he testified to the pastor who asked that question in his sermon, that over half a million dollars had passed through his personal account with the Lord. Mr. Kingsley saw in business an opportunity for large service for his Master.

Hon. Chester  
W. Kingsley's  
Stewardship

Alpheus Hardy, the princely New England philanthropist, who educated the noted Japanese Christian, Dr. Joseph Hardy Neesima, the founder of the Doshisha University in Japan, is a striking illustration of faithful stewardship in business. Mr. Hardy once told the story of how he came to devote himself to money making as his ministry for Christ. He said, "I wanted to go to college and become a minister. I went to Phillips Academy to prepare

The Story of  
Alpheus  
Hardy

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for college. My health broke down, and in spite of my determined hope to go on, at last the truth was forced on me that I could not. To tell of my disappointment is impossible. It seemed as if all my hope and purpose in life were defeated. 'I cannot be God's minister,' was the sentence that kept running through my mind. At last one morning, alone in my room, my distress was so great that I threw myself flat on the floor. The voiceless cry of my soul was, 'O God, I cannot be thy minister.' Then there came to me as I lay, a vision, a new hope, a perception that I could serve God in business with the same devotion as in preaching, and that to make money for God might be my sacred calling. The vision of this service and its nature as a sacred ministry was so clear and joyous that I arose to my feet with new hope in my heart and exclaimed aloud, 'O God, I can be thy minister; I will go back to Boston, I will make money for God, and that shall be my ministry.' From that time I felt myself as much appointed and ordained to make money for God as if I had been permitted to carry out my own plans and been ordained to preach the gospel. I am God's man and the ministry to which God called me is to make and administer money for him, and I consider myself responsible to discharge this ministry and to give account of it to him."

**A Missionary  
Career at  
Home**

These splendid instances of consecrated stewardship in the acquisition and administration of wealth but illustrate what is possible in the lives of many

others. What one has done others can do. These high levels are not beyond the reach of those who are now entering upon their life-work. Such a heaven-born purpose as filled the heart of Alpheus Hardy may well take possession of thousands of those who are just beginning to earn wages or who are just entering upon a business or professional career. In this way multitudes of church-members might enter upon a missionary career at home, as lofty in the Christliness of its purpose, as devoted in the intensity of its activity, and as extensive in the sweep of its power as that of the consecrated missionary in the crowded city or Western plains in the home land, or in the lands of darkness and superstition across the sea.

In the stewardship of the gospel which has been committed to the church, the need of the hour is that a great company of Christian men shall make an unreserved surrender of themselves to God for his service, and shall henceforth regard themselves as God's ministers to make and administer money for him. Not only would this result in a great forward movement in connection with the evangelization of the world, and meet the present urgent needs in connection with that work, but untold blessings would come upon those who would thus devote themselves to the service of God. Whether wage-earners with small incomes or merchant princes administering hundreds of thousands of dollars, they would alike come into rich spiritual

The  
Blessedness of  
Being  
Business Men  
for Christ

experiences. Life would no longer be a drudgery to the hard-working employee, or a passing burden to the hard-working capitalist, but to both it would be filled with the brightness of heaven's sunshine and the blessedness of divinest peace.

**Employers  
and  
Employees**

The living of a stewardship life in the acquisition of wealth means, of course, that every dollar shall be gotten honestly, and according to the standards of justice and equity held before us in the word of God. Employers who are faithful, God-honoring stewards will not deal with their employees unjustly. Employees who are true to their stewardship will not be unfaithful in their service, but will do their full duty in every day's work. "It is required in stewards that a man be found faithful." This applies to capitalist and laborer, salesman and customer, manufacturer and consumer, lawyer and client, and all others, alike.

**Stewardship  
Living an  
Evangelizing  
Force**

What the world needs is the putting of life in all its relations on a stewardship basis, and especially in those relations which men bear to each other in connection with the acquisition of wealth. Then the man to whom God has entrusted much will not be governed by selfishness and greed for gold in his money making, but will aim to be a channel of blessing to others, a true friend to humanity, a worker together with God for the salvation and good of men everywhere. He will neither wrong those whom he employs nor treat unfairly nor dishonestly those who have business dealings with him.

Every business transaction, and every law in the world of commerce, will be governed by the divine law of Christian stewardship and made to conform to it. The getting of money will become a sacred act. "Trade will thus become a means of grace, and commerce an ally of religion." A deep religious significance will become attached to the common toils and employments of life. Then the outside unbelieving world will see, what it has long needed to see, a demonstration of the reality and power of Christianity in everyday life that will be absolutely convincing, breaking down every objection, silencing every criticism, and constraining men by thousands to become followers of the Lord Jesus Christ.

When men live their lives on a stewardship basis in their money getting, the wage-earner, no matter how humble his toil, or small his wages, will go to his work not as an eye-servant to please men, but as a servant of Christ to do the will of God with all his heart in all his work. He will be diligent and conscientious as a workman. He will neither waste his employer's time nor slight his work. The wages he receives he will accept as a trust from God, and will seek with all carefulness to use what he receives as God would have him use it. He will neither spend his income foolishly, nor hoard it sinfully, but as God's steward he will both earn it and use it for God's glory, and eating his bread with thankfulness day by day will rejoice in the Lord his God who gives him all things richly to enjoy.

The Wage-  
earner as a  
Steward

**Solving Labor  
Problems**

When men begin to act as God's stewards in their money getting, when both employers and employees acknowledge their accountability to the Creator and Preserver of all things, labor problems which are now so puzzling and perplexing will not be so difficult of solution. The differences, the bitternesses, and the strifes between the laborer and the capitalist will disappear when they both remember that God is over them, and that he has claims upon each of them. Instead of striving against each other, as they do now, they will strive to help one another. If social reformers would have a most powerful lever to lift all their fellow-men to a higher level, or if they would advance truths and arguments that would put all men on the same level, then let them proclaim the great principles and truths of Christian stewardship. Let them teach men everywhere that all money and all property, whether in the hands of the wage-earner, or in the hands of the capitalist, is a trust from God to be administered for him.

**A Divine  
Partnership**

With the business man, be he merchant or manufacturer, architect or builder, whether independent or in company with others, a proper recognition of his stewardship will give a very decided character to all his transactions. Life to him will not be divided into sacred and secular. There will be no line on one side of which he will say, "Here I must be religious," and on the other side of which he will say, "Here I may be worldly." To the true steward

business is as sacred a thing as a prayer meeting, and is to be conducted on the strictest lines of honesty and purity. The Christian steward realizes that he is in partnership with the Father and with his Son Jesus Christ, and his business is carried on in relation to that partnership. He feels free to ask God's guidance and blessing upon his business transactions, and rejoices in the consciousness of his heavenly Father's presence in everything he does, or that takes place in connection with his business.

Life becomes a different thing from what it usually is when men sell goods, or keep ledgers, or use hammers and saws, or plow and sow fields, for Christ. Nor is any duty in all the realm of daily toil too humble to be performed with an eye single to God's glory. "Whether therefore ye eat or drink, or whatsoever ye do, do all to the glory of God" (1 Cor. 10 : 31). Stewardship helps to lift men up to this high ideal. God's Glory

The objection is raised, however, that the man who tries to carry on business on such a high level of devotion to these divinely given principles of stewardship will fail; that a man cannot be strictly honest and succeed; that in money making "business is business," and a man must do as others do or be crowded to the wall. It is admitted that the pressure of competition is tremendous in these days, and that the temptations to stoop to fraud and trickery are many and mighty. But must Christian men yield to these temptations? Men who are An Objection

lovers of money more than lovers of God may, but the Christian steward is not mastered by money, he masters it. He has been taught that no man can serve God and Mammon, and he has also learned how to make Mammon serve God. Nor are instances lacking where men have carried on business in fullest harmony with Christian principles and have succeeded. There are many such, indeed, and they are prepared to testify that their adherence to the principles of righteousness in business has been the secret of their success. They glorify God in their business. Why should they not succeed?

**An Unhappy  
Millionaire**

Oh, for a generation of Christian men and women having the faith to earn wages and carry on business as God's stewards, to prove to the world that men may do business in harmony with the precepts and principles of God's word and yet prosper.

Money getting is not the most important or the most necessary thing for this life; but right motives and God-honoring methods and practices are essential to carrying out the principles of Christian stewardship. The story is told of a gentleman in New York City who died leaving eleven millions of dollars. He was a member in good standing of a Christian church. But on his deathbed he was very unhappy, and in great distress of mind gave continual expression to remorse for what his conscience told him had been an ill-spent life. "Oh," he exclaimed, "if I could only be spared for a few years I would give all the wealth I have amassed in

a lifetime! *It is a life devoted to money getting that I regret.* It is this which weighs me down, and makes me despair of the life hereafter." But a life devoted to money getting need not end in painful regrets, and will not if the object of the money getting is to manage and use the money for God's glory. A life devoted to money getting in honest and legitimate ways may be as glorifying to God, and as full of blessing to the world, as a life devoted to preaching the gospel among the heathen. It will be, if the money getting is all in harmony with the pure and lofty principles of Christian stewardship.

The call of the hour is to business men to serve God in their business and by their business. God needs men who will be faithful stewards of the manifold grace of God by being faithful stewards for him in the acquisition of wealth. Especially to the young men does this call come. It will be far easier to adjust one's business career to the great business of the kingdom of God when life's duties and responsibilities are being assumed, and life's activities are being entered upon, than at any time afterward.

In a series of missionary and stewardship conferences held on the Pacific coast, one of the speakers constantly in his appeals made use of this sentence, "Rearrange your life's activities in the light of the Great Commission." We repeat the plea. Rearrange your life's activities and bring them all into harmony with the great fact that a stewardship

**A Call to  
Young Men**

**Rearrange Your  
Life's Activities**

of the gospel has been committed to you. If you are just now securing an education, make it your aim thereby to fit yourself for the largest possible service for the evangelization of the world. That need not mean that you must be a missionary, or even a preacher or pastor at home. It will mean that you are determined that your life shall count for Christ and the good of men. If you are just about to enter upon a business life set before your own heart the high ideals of a stewardship life. Be a faithful steward of the manifold grace of God in the acquisition of wealth. Devote yourself to stewardship living in every relation to property or wealth into which it is possible for you to enter. Remember that such a life leads to the highest blessedness, for it has the promise of the life that now is and of that which is to come.

“REARRANGE YOUR LIFE’S ACTIVITIES IN THE LIGHT OF THE GREAT COMMISSION.”

### QUESTIONS FOR CHAPTER III

AIM: TO REALIZE THAT THE FULLEST APPLICATION OF STEWARDSHIP PRINCIPLES SHOULD BE MADE BY CHRISTIAN MEN IN EVERY EFFORT TO ACQUIRE WEALTH

1. Describe the necessity for a medium of exchange and how this necessity is met in uncivilized conditions.
2. Why does civilization increase the demands for a convenient medium of exchange?
3. Explain how the desire to acquire wealth for its own sake comes to dominate men.

4. Why is it easier to accumulate great fortunes now than formerly?
5. Where does our responsibility as stewards begin, and where does it end?
6. How far is a man who doesn't acquire an income responsible as a steward?
7. In what ways do men depend upon God in the acquisition of wealth?
8. How may men definitely give God a place in their business affairs as stewards?
9. How can a Christian business man best meet the stewardship responsibilities that rest upon him in his business?
10. How should a Christian regard his business? Illustrate this.
11. How may the money-making talent be devoted to the highest use?
12. How have these high ideals been exemplified?
13. Why are not such instances of stewardship in business more general?
14. What would be the results if they were?
15. What is involved for employers and employees in the practice of stewardship?
16. Name some of the results that would follow in the relations between capital and labor, were both sides true to stewardship principles.
17. What is your opinion about the possibility of putting these principles into practice in the business life of to-day?
18. What are some of the difficulties in the way?
19. How would you meet the objection that men cannot carry on business according to the teachings of Christianity and succeed?
20. What practical application of stewardship principles are you willing to make in your own money making?
21. Make a brief summary of the teachings of this chapter.



IV

STEWARDSHIP IN MONEY USING

The second source of power with the original eleven was their sense of stewardship. They looked on everything they possessed, whether it was an inner experience or an outer holding, as entrusted to them by their Master for the Master's uses. Nothing was their own. They were administrators of an estate. The heirs were the whole human race, and they were charged to see that every accessible individual of that race received his share of the estate. The man far away was to have their consideration, and the man at hand was to have their contact. It was this thought that kept them from pride in the knowledge of their possessions; they held what they held, not for themselves, but for others. They were separate to serve; the salt was to help, the light to guide. The very fact that they had what others had not, put them under obligations to minister to others. So no man was elated by his goodness, his knowledge, his wealth, or his reputation; rather he was humbled by them. The more he had the more he was under obligation to serve.

—*James G. K. McClure.*

If the first thing about money is to get it, and the second is to keep it, the third is to use it. And this, perhaps, needs the greatest wisdom of all. Remember what it implies, and what it includes. It implies foresight, so as to be ready for losses; self-control, to be able to go without things that we should vastly like, but cannot afford; patience, to know how to wait for what we wish for; discretion, clearly to perceive what will suit us best; self-denial, that we may help others; conscientiousness, that in all we spend we may please God; good sense, to draw the right line between extremes on either side; a joyous liberty of heart, to trust the kindness of God, that he means us to be happy. If not to offend in words is one sign of perfection, to make a right use of money is another.

—*Anthony W. Thorold.*

## IV

### STEWARDSHIP IN MONEY USING

"There is that withholdeth more than is meet but it tendeth to poverty" (Prov. 11 : 24).

"Honor the Lord with thy substance, and with the first-fruits of all thine increase, so shall thy barns be filled with plenty" (Prov. 3 : 9, 10).

**T**HERE are many ways of using or misusing money. Sometimes it is most misused when it is not used at all, but simply hoarded, withheld from those beneficial and God-honoring uses which the faithful steward recognizes as the high purpose for which it has been committed to him.

Using or  
Misusing Money

Young people are constantly exhorted to save money, and in many respects it is a very proper exhortation, but the question arises as to what extent the true steward should lay up riches. Can a man be faithful as God's steward and at the same time accumulate vast amounts of money which he cannot well spend for himself or his family? Is it right for a Christian to be a millionaire? The question may be startling, but it is worth considering. Stewardship has to do not only with that which is gained by our efforts, and with that which is given or used, it has also to do with that which is held

An Important  
Question

back and stored up. Can the holding back, the hoarding of large amounts of money by those who profess to be the disciples of Christ be justified?

Large  
Acquisition for  
Large Giving

We must not, of course, forget that the large offerings, which have of recent years been made to different departments of benevolent and religious work, could not have been made unless men had accumulated large amounts of money. Much of the benevolent and humanitarian and higher educational work of the present time would never have been founded, and could not now be carried on, were it not for the munificent gifts of the wealthy. Many of our hospitals and colleges and universities, industrial and art institutions, owe their existence to men of wealth. The large gifts of these men to various objects would have been impossible without great accumulations. If men do not possess millions they cannot give millions, and hence many of the institutions which are a blessing to thousands, and which will continue to do good for generations to come, would never have had an existence had not the men who founded them become wealthy.

A Question of  
Limitations

Admitting now that great benefits have come to the church, and to humanity generally through the large benefactions of the wealthy, and that the amassing of large amounts of money is necessary in order to make such gifts possible, the question still confronts us: Is the acquisition of money until a man possesses millions of dollars justifiable in the light of the principles of Christian stewardship?

What will the man whose riches are rapidly increasing do if he regards himself as a steward and all the riches that come into his hand as a trust from God? Will he allow himself to become immensely wealthy, or will he put a limit on his accumulations, and apply and use the increase beyond that limit in connection with God's kingdom, and for the highest welfare of his fellow-man?

These are questions which at least demand consideration. **An Answer** The acquiring and hoarding of large sums of money is a most serious business, and men need to guard themselves against the sin of robbing God. A man should deal with his increase as God's steward, and if he stores it, it should be in order that he may have a large amount to give to some worthy object for God's glory. The true steward will not hoard for himself. There will be a steady output from his income for Christian and benevolent work, and if all stewards were faithfully to increase their giving with the increase of their income, the necessity for large gifts of millions for any specific objects would be obviated. We must act as God would have us act. His will must decide. We are accountable to him as stewards, and our chief concern, either in allowing riches in our possession to increase to millions, or in limiting the amount of money we shall hold at any time and faithfully disbursing all the increase, should be that we are doing what our Lord and Master wants us to do. We cannot escape the responsibility involved in either case.

## Scriptural Saving

The only storing of money approved of and enjoined in the Scriptures is storing for God. "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come" (1 Cor. 16 : 2). Laying by according to this teaching is not a laying by for self, nor for the purpose of leaving a fortune to one's children. It is the setting apart of a percentage of all that God prospers us with as stewards, to be used solely in his work. It is laying by for God. All other laying by is discountenanced, forbidden, and condemned in the word of God.

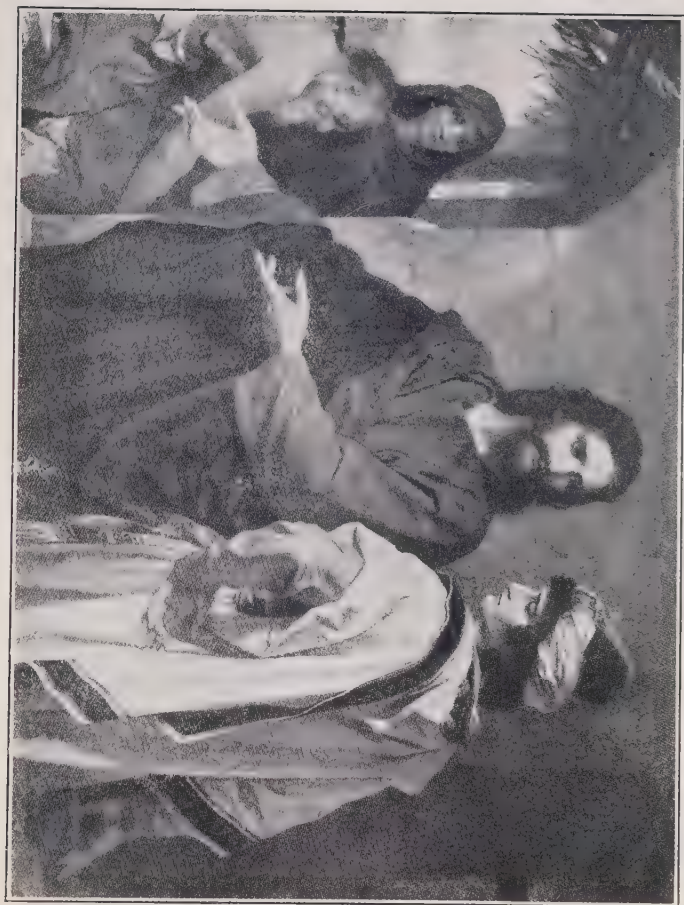
## The Bible Teaching

"*Lay not up for yourselves treasures on the earth, where moth and rust consume, and where thieves break through and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust consumes, and where thieves do not break through nor steal. For where thy treasure is, there will thy heart be also*" (Matt. 6 : 19-21).

"*Labor not to be rich: cease from thine own wisdom, . . . for riches certainly make themselves wings; they fly away as an eagle toward heaven*" (Prov. 23 : 4, 5).

"Woe unto them that join house to house, that lay field to field, till there be no room, and ye be made to dwell alone in the midst of the land" (Isa. 5 : 8, R. V.).

"They who desire to be rich fall into temptation and a snare, and into many foolish and hurtful



"ONE THING THOU LACKEST"

Luke 18:22



desires, which sink men into destruction and perdition. For the love of money is a root of all evil; which some longing for wandered away from the faith, and pierced themselves through with many sorrows" (1 Tim. 6 : 9, 10).

"Charge those who are rich in this age not to be high-minded, not to place their hope on the uncertainty of riches, but on God, who gives us all things richly for enjoyment; to do good, to be rich in good works, *to be free in imparting*, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on the true life" (1 Tim. 6 : 17-19).

"For what doth it profit a man to gain the whole world and to forfeit his soul? or what is a man to give in exchange for his soul?" (Mark 8 : 36, 37).

"And he spake a parable to them saying, The ground of a certain rich man brought forth plentifully: And he reasoned within himself, saying, What shall I do because I have not where to store my fruits? And he said, This will I do; I will pull down my barns, and build greater; and there I will store all my grain and my goods. And I will say to my soul, Soul, thou hast many goods laid up for many years; take thine ease, eat, drink, be merry. But God said to him, Fool! this night thy soul is required of thee; and the things which thou hast prepared, whose will they be? *So is he that lays up treasure for himself*, and is not rich toward God" (Luke 12 : 16-21).

Saving May  
be Sinful

Storing, or hoarding, simply that one may be rich is contrary to these teachings of God's word. Such storing of riches is pure selfishness, and selfishness is sin. "Hoarding is one form of stealing, but for which we build no prisons."

Riches  
Unsatisfying

And even when men have gathered vast amounts of money and are counted rich they are not satisfied. The more men have the more they want, until the amassing of riches becomes an overmastering passion with them. Their increase of wealth begets covetousness, and covetousness like a consuming fever burns out of the heart all love for God, and all sympathy for a needy and perishing humanity. The fever is only fostered, not expelled, by additional possessions. "He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase" (Eccl. 5 : 10). Men derive true satisfaction not from *getting* so much as from *giving*. There is no joy in withholding from God; there is in fully and freely yielding up to him. "It is more blessed to give than to receive."

Leaving  
Fortunes to  
Children

Men desire large increase in their possessions sometimes in order that they may leave fortunes to their children, supposing that the interests of their children will be promoted by their being left rich. But in numberless instances the very reverse of this has been true. Luxurious idleness, fostered by abundance of riches which cost no effort to obtain, is the highway to ruin. Many rich men's sons have entered that highway and followed it to its fearful end.

**Robbing God**

Storing for self, or for sons, involves withholding from God. "Will a man rob God?" Will a steward take his lord's money and spend it upon himself, or transfer it from his lord's bank account to his own, and not be guilty of robbery? And yet what countless millions which have accumulated in the hands of the professed disciples of Christ, who have been called to be his stewards, and which might have given wings to God's messages of love and salvation to a lost world, have been held back, and locked up, and have not been permitted to do any service for God, nor bring any blessing to men. Money getting is not in itself a sin, nor is it a sin to be rich; but it is a sin to love money more than one loves God. It is a sin to become a Mammon worshiper. It is a sin for God's stewards to withhold from him what he has committed to them as a trust. It is a sin to allow money, and the devotion of time and energy to the getting of money, to crowd God out of the heart and life. This is the sure result however, when, like the rich man in the parable, men lay up treasures for themselves and are not rich toward God as his stewards.

There was a time once with the people of Israel when they did just as hundreds are doing now, when they withheld their substance from God, and began spending it upon themselves. It was in the days of the prophet Haggai. God's house was lying waste, and the people said to each other, "The time is not come, the time that the Lord's house should be

**A Case in Point**

built," and then turning their backs upon God's house and its needs they began spending their money in beautifying their own homes. But they were the losers in the long run, for presently their harvests failed, they sowed much and brought in little, and even what they did gather God blew upon and it was gone, and they who earned wages, earned wages to put in a bag with holes (Hag. 1 : 1-11).

A Mistake  
Corrected

Men make a most tremendous mistake when they suppose that the way to get rich is to hold back, and hoard up, and stow away. God's word says: "There is that scattereth and yet increaseth, and there is that withholdeth more than is meet, but it tendeth to poverty." God's word says: "Honor the Lord with thy substance, and with the first-fruits of all thine increase, so shall thy barns be filled with plenty, and thy presses shall burst out with new wine."

Wants and  
Needs

But while some fail in their stewardship by hoarding, a larger number fail by spending. As wealth increases a man's wants increase. Wants and needs are not the same. "Man needs but little here below," but what shall be said of his wants? Who shall enumerate them, who shall begin to count up all the longings which fill men's hearts after that which they do not possess, but which, as a rule, they obtain when they have plenty of money to spend in gratifying their desires? Money, after all, is as much the creator of wants as it is the dispeller of them. Men without money live in the realm of

actual want, while those with abundance of riches too often live in the realm of artificial want, and the latter are often worse off than the former. This realm of artificial want is a realm of luxuriousness, extravagance, and money wasting.

“There was a certain rich man which had a steward, and the same was accused unto him that he was *wasting* his goods.” So might the accusation be justly made against many who have been called to be stewards for God. Indeed, the immense waste of the money which God has committed to his people as a sacred trust is one of the saddest things that can be contemplated in connection with this whole subject of stewardship. It is a lamentable fact that a large proportion of the money that comes into the hands of professed Christians is worse than thrown away. It is not only that it is wasted in extravagant expenditures for personal pleasure, but alas, even in such expenditures no small portion goes to further the interests of the kingdom of darkness. The world, the unbelieving, irreligious, scoffing, Christ-hating, and Christ-opposing world, is largely supported in its customs and ways and in its opposition to Christianity by the resources it draws from the church-members whom it deludes into conformity to it. Misused wealth is doing much in these days to increase the difficulties which confront Christianity; but in no way are these difficulties made greater than by the actual assistance which the forces of evil receive from the manner in which many spend

Wasting Money

their money, and unless there is a turning from folly and sin in fostering worldliness, both in the church and out of it, there will be some startling surprises and much confusion of face when before God an account of stewardship is demanded.

**Effects of  
Extravagance**

That there is a most appalling amount of inexcusable extravagance in society is only too apparent. It is one of the sins of the times, and by it not only is God being robbed of money that should go into his work, but men and women are by the way they spend money fostering selfishness and pride in their own hearts and ministering to the lowest instincts and appetites of their natures. Even those who have comparatively little of this world's goods often spend money foolishly and wastefully.

**Examples of  
Extravagance**

The channels through which this river of extravagance flows are very numerous. We cannot trace all of them in a single paragraph of these pages. A whole book might be written on this one point, filled with facts from the customs and doings of modern society, which would startle our readers. We can only say enough here to indicate the lines along which the investigation might be made. There is extravagance in costly apparel and jewelry. There are ladies who spend more on personal adornment in these ways every year than would support many a missionary on the foreign field. A missionary from the West, attending the meetings of the American Home Mission Society at Saratoga, wrote to his wife that he saw among the fashionable crowd

there one young lady "whose costume was worth one meeting-house, twenty-three Sabbath-school libraries, and forty cottage organs." A gentleman recently paid three thousand dollars duty on dresses which his wife brought with her from Paris. Among the wedding presents given a bride of fashionable society was a necklace worth one hundred and twenty-five thousand dollars. A Christian lady pays five hundred dollars for a shawl, while a gentleman pays two hundred for a fur coat. And so on the list might be extended.

With the increased wealth of the last few years there has been a marked increase in expenditures for costly wearing apparel and jewelry. In the ten years from 1896 to 1906 the imports of diamonds, other precious stones and jewelry increased from \$7,944,032 to \$42,120,715; laces and embroideries, etc., from \$10,878,954 to \$34,022,469, and in other items a like increase.

Importations  
of Jewelry

There is surely need in the midst of this growing tendency to luxuriousness for a loud and urgent call to men and women who call themselves God's children to live simpler lives. There is certainly room and need for a greater manifestation of that spirit of humility and simplicity that characterized the life of our Lord and Master Jesus Christ.

Christian  
Simplicity

Dr. A. E. Waffle, in "Christianity and Property," asks this timely question:

"Is it the will of Christ that his followers should live in fine houses, fill them with elegant and lux-

urious furniture, adorn them with costly works of art, and keep a retinue of servants to care for them; that they should wear fashionable and expensive clothing, and bedeck themselves with jewels; that they should keep horses and carriages, give costly parties, fare sumptuously every day at their tables, and that they should indulge in travel for mere sightseeing, and in other pleasures which the world calls innocent? It is not a question of what kind of a life is considered desirable from a worldly or social point of view; we are seeking to know the will of our Lord."

A Tobacco  
Bill

There is one item in money wasting that should be seriously considered by a great company of Christian men. We refer to the money spent for tobacco. Doctor Josiah Strong in the mission study textbook, "The Challenge of the City," says: "There are 20,000,000 Protestant church-members in the United States. About one-third of them are males. Assuming that only one-half of the male members are smokers (and we are afraid that is a very generous supposition), there are about 3,333,000 in that class. On the supposition that they each smoke only three five-cent cigars a day, they together spend \$500,000 daily for tobacco." This would amount to \$182,500,000 in a year. If only one-half of this amount were contributed to missions, home and foreign, without the non-smokers and women giving anything, enough money would be furnished vastly to increase the evangelizing

forces in this country and to give the gospel to all the non-Christian nations in a single generation.

A steward of the Lord Jesus is his representative as well as his servant. He should aim therefore at so living that he would manifest something of the spirit of his Lord and Master. Freedom from ostentation and show, lowliness of mind, and simplicity of life, surely become those who are followers of the meek and lowly Christ, who though he was rich yet for our sakes became poor. "Have this mind in you which was also in Christ Jesus." That manner of living which is influenced by the spirit of the world, and by the lusts of the flesh and the pride of life, and which, in conformity to the world, is characterized by extravagance and waste, is altogether inconsistent with the principles and obligations of Christian stewardship. An abiding sense of our stewardship will not only greatly help us to resist the many temptations of the times to spend money uselessly, but will also lead to a proper practice of economy in all our use of money.

"Godliness with contentment is great gain." And there is nothing more essential to the practice of economy than a contented heart. It is written, "Let your conversation (or disposition) be without covetousness, and be content with such things as ye have." But we are not content with such things as we have. We see others possessing things which we do not possess, the fever of covetousness seizes us, and we are not satisfied till we have as good or

The Steward's  
Obligation

The Pathway  
of Peace

better. It is the craze for buying things, often useless nothings, which makes so many people such spendthrifts and wasters. There is need, great need, of the cultivation of contentment with things already possessed among God's people. Simpler living, not niggardly miserliness, but sensible, thoughtful inexpensiveness in living, having necessities and comforts without extravagance, will contribute quite as much to true happiness as the constant spending of money in order to gratify some whim, or to have something not already possessed. "A covetous man is fretful because he has not as much as he desires; but a gracious man is thankful because he has more than he deserves." Outward possessions cannot create inward peace. Godliness with contentment is great gain. Great gain without godliness usually brings discontent. Christian economy is an economy that makes gain stoop to godliness, and does not permit godliness to stoop to gain. The obligations of Christian stewardship require economy of this sort.

Providing for  
the Family

There are, of course, necessary and legitimate expenses which must be taken into account in connection with our stewardship. Our Lord is not a hard Master to stint his stewards and put them on a short allowance when they serve him. Providing for his family is part of the Christian's duty as a steward. He has no more right to withhold from them or permit them to suffer than he has to withhold from God. "If any provideth not for his own,

and specially his own household, he hath denied the faith, and is worse than an unbeliever" (1 Tim. 5 : 8, R. V.). The consecration of ourselves and our property to God as his stewards will not deprive us, or those depending upon us, of any comforts which we or they really need. Whatever there may be of temporal blessings which God's stewards or their families need, God will not see them lack. "Your heavenly Father knoweth that ye have need of all these things." A faithful steward will seek in all personal expenditures to know and do God's will, and will seek to act as a steward in making those expenditures. In this matter no other rule can be laid down. Circumstances differ very greatly, and an amount that would be extravagant in one case would be absolutely necessary in another. Some people would best fulfil the requirements of their stewardship if they would spend more in a common-sense and helpful way upon themselves and families. Our message therefore is not against necessary expenditures which home or business life creates, nor is it against those comforts and pleasures which go to make life bright and happy and useful. Pleasant homes, comfortably and even beautifully furnished, good food and clothing, educational and social advantages—all that is really necessary to the best kind of living may all be had, and not a dollar be wasted or spent in a useless manner. True joy comes through using money in ways that please God.

**Principles**      The following principles should govern us in the use of money.

**Being  
Conscientious**      1. Every use of money should be made on the basis of our stewardship. What we do with the property or wealth that comes into our hands we should do as stewards, and in the consciousness of our responsibility to God for every use we make of that which belongs to him. We have no right to do as we please with God's gold and silver. "One of the plain duties of stewardship," says Alex. McLaren, "is that we bring conscience and deliberate consideration to bear upon our administration of this world's goods. We are stewards in regard to what we spend on ourselves and our families, as well as in what we spend for purposes beyond ourselves—our personal and domestic expenditures, our savings and our gifts, and the proportion between them, should all equally pass under the inspection of deliberate conscience."

**Money is  
Myself**      2. Money should be used with a proper appreciation of its significance. Money is the stored-up energy of the man who earns it. The dollar that I earn is so much of my life, my mental and physical powers, myself stored up in a coin. What I do with that dollar is what I do with myself. As I spend it I set free so much of "the treasured energy which I hold in trust, and I set it free to go on forever in a right or wrong direction." No man does any better with himself than he does with the money which is the stored potentiality of himself.

3. Money should be used with a consciousness of its value as a force in the kingdom of God. If money is my stored-up self, by it I can go to the ends of the earth as God's messenger. Money makes a man omnipresent. By means of it he may be working for Christ in the midst of the millions of foreign-speaking people who are pouring into our land, and at the same time he may be causing the light of God to shine into the dark places of our great cities, and also be translating the Scriptures in China, preaching the gospel in India, and scattering thousands of copies of God's word among the nations.

**Money's Power  
for Good**

4. In our use of money we should be careful not to divorce it from spiritual relations. We should ever keep the interests of the kingdom of God and his glory before us in our every use of money. A Christian business man who was making money very rapidly, used to pray this prayer at family worship: "Lord, may I not make any more money to-day than I can use for thy glory." Thus he kept his money getting and his money using in spiritual relations. The ordinary matters of life, such as the buying of food and clothing, or a home and its furnishings, should all be definitely related to the kingdom of our Lord. We are stewards, and in all things we are to please and serve him.

**The Right  
Motive**

5. Our expenditures should be made to conform to our giving and not our giving to our expenditures. This is an important principle to remember.

**A Good  
Rule**

It is often forgotten, and we go on spending, and spending, till we have little or nothing left to give. We should fix the proportion that we shall give and faithfully lay that aside when we receive our income and then conscientiously adjust all our expenditures to our giving. It is as unreasonable as it is wrong, for God's stewards to be forever increasing their personal and household expenses with every increase of their income while God's work of redemption in the world drags and suffers for lack of funds.

A Good Reason  
for Using  
Money Aright

As the faithful steward thus conscientiously and prayerfully, and with an eye single to God's glory, administers what God is pleased to entrust to him, he will safeguard his own soul against pride and covetousness, will hold himself in abiding fellowship with the Father and with his Son Jesus Christ, and will find his money using not an evil and a snare, but a means of great spiritual blessing.

Andrew Murray  
Quoted

"Money—this is what I want to learn from him above all—money, the cause of so much temptation and sin, and sorrow and eternal loss; money, as it is received and administered and distributed at the feet of Jesus, the Lord of the treasury, becomes one of God's choicest channels of grace to myself and others" (*Andrew Murray in "Money"*).

An Essential  
to Faithful  
Stewardship

Living a life of faith in the Son of God lies at the bottom of all true fidelity in stewardship. It requires faith at the outset to step out into the life which a recognition of one's stewardship involves, and it requires faith to press forward into all the

duties and sacrifices into which that life leads. But shall we shrink from the stewardship life on that account? God forbid! Rather let us pray for faith to be faithful as God's stewards, and then, with holy purpose, go on to do his will.

#### QUESTIONS FOR CHAPTER IV

AIM: TO REALIZE OUR RESPONSIBILITY IN THE ADMINISTRATION AND USE OF ALL THAT IS ENTRUSTED TO US AS STEWARDS

1. How may the saving of money be a misuse of it?
2. Which is the greater evil, to acquire wealth and hoard it, or lavishly to spend it in extravagant living?
3. What benefits may come from accumulating large amounts of money?
4. Which is the better way and more in harmony with the principles of stewardship, to apply and use one's increase for the Lord's work as it comes in, or to save it until there is a large amount and then give that?
5. What do the Scriptures teach on this point?
6. Name some of the dangers that accompany the hoarding of large sums of money.
7. How may the hoarding of money be a sin?
8. How does the increase of wealth usually affect the manner in which people live?
9. How may Christians hinder the progress of Christianity rather than help it by the way they use money?
10. Give some examples of extravagance or luxuriousness that have come under your own observation.
11. What practical suggestions would you make for simpler living among professing Christians in order that

there might be more faithful stewardship in the interests of God's kingdom?

12. What is it that influences many to make a wrong and wasteful use of money?
13. What is the secret of true happiness in our stewardship of wealth?
14. By what high motive will a conscientious steward be governed in the support of his family?
15. Would the practice of stewardship principles in the use of money for the support of one's family result in any hardship for the family?
16. Against what would such stewardship guard men?
17. Name some principles that should help us to be faithful in our stewardship of wealth.
18. Which of these principles do you think is of the greatest value?
19. What would be the effect upon their giving if men were governed by these principles in money using?
20. In what way may the ordinary everyday expenditures of money for such things as food and clothing, be related to the kingdom of God?
21. What do you think would be the effect upon the man himself who should faithfully use money as God's steward?
22. Is it easy to adjust our daily living to stewardship principles?
23. In what ways is this study going to influence you in the use of money?
24. What relation have the teachings of this chapter to the spread of the gospel?

V

STEWARDSHIP IN GIVING

In the time of the great Indian famine there were relief agents to whom were entrusted great sums of money with which to feed the hungry, but who kept that money for themselves, while hundreds of starving creatures died under their very eyes. God has given us wealth that we may relieve the spiritual famine of the world. Shall we keep for ourselves, or spend upon our own pleasures, what belongs to the perishing? What should we think of the professed Christian who, when the bread was passed to him at the Lord's Supper should keep it all for himself, and refuse to pass it on? When the Lord multiplies the loaves to feed the five thousand, shall the apostles keep the loaves to themselves, and pile them till they form such a barricade that the five thousand are hid from sight? And shall John be excused from distributing simply because Peter will not do his part? Ah, my brethren, this is a matter between each one of us and Christ! Each of us is charged with maintaining and extending a spiritual church, by our giving, as well as by our witnessing and teaching. And not our brethren, but only Christ, is our Example, our Lawgiver, and our Judge.

—*President Augustus H. Strong, D. D.*

No sympathy should be wasted over the common excuse that people do not have the money that is required. They have it in abundance, and they prove it by spending it freely on things that minister to their pleasure. The evangelization of the world is too important an enterprise to take what is left after everything else has been provided for. Business men do not hesitate to attempt the most colossal things in secular affairs. . . Why then should it be deemed fanciful for the church to attempt to raise for the evangelization of the world a sum which many of its members would not regard as impracticable for a secular enterprise? Shall we work for our own enrichment on a vast scale and work for God and our fellow-men on a small one?

—*Arthur J. Brown.*

## V

### STEWARDSHIP IN GIVING

"All things come of thee and of thine own have we given thee" (1 Chron. 29 : 14).

"See that ye abound in this grace also" (2 Cor. 8 : 7).

**I**T is exceedingly important that the principles of Christian stewardship should be conscientiously applied in the acquisition and distribution of wealth. Here is the testing-place in our stewardship. Failure here will mean failure all along the line. Selfishness in money matters lays hold of men long before they come to the question of giving. True stewardship in acquisition and in using will result in true stewardship in giving. Men fail to give as they should because they have not realized their stewardship in those relations to wealth which precede giving. Fruits depend on roots. Streams depend on springs. Stewardship giving depends on stewardship getting and using.

The  
Testing-place

It is the duty of the steward to give. He is under obligation to make returns to the Lord his God. The lord of the vineyard had a right to some returns from the husbandmen to whom he let it. The vineyard was his, and while the husbandmen to

Rights and  
Obligations

whom it was let had a right to a share of the fruits, they had no right to hold all for themselves. A share was due the owner of the vineyard.

Searching  
Questions

It is infinitely more reasonable and just that God should have returns from his stewards than that any landlord should have rent from his tenants, or that any banking institution should have interest for its loans. God furnishes his stewards immeasurably more than any landlord can his tenants, or money lender the borrower. And if men willingly acknowledge the rights of their fellow-men to some returns for the use of property or money, shall the rights of the Lord our God, the Creator of all things, who so graciously and abundantly pours upon all men the blessings of his providence and grace be ignored and he be treated as though he had no right whatever to any returns? "Will a man rob God?" Shall he who furnishes all the capital in the partnership, and who makes possible all the success that comes, receive nothing of what is gained? Shall we who furnish so little take all and give God nothing? To withhold is to ignore the sovereignty of God and the lordship of Jesus Christ. Let no man call Jesus his Lord who refuses to make offerings to him of that which he has received.

Why Christians  
Should Give

For many other reasons the Christian is under obligations to give of his substance for the support of the church and the spread of the gospel. He owes the church something. It has been through

the church that God has blessed him with a knowledge of Jesus Christ and his redemption. ¶ As he has been blessed he is now under obligation to be a blessing. ¶ He is under obligation to give because of what his Saviour has done for him.

I gave my life for thee,  
My precious blood I shed,  
That thou might'st ransomed be,  
And quickened from the dead;  
I gave my life for thee,  
What hast thou done for me?

¶ He is under obligation to give because he has been made a steward of the manifold grace of God. The gospel has been committed to him to pass on to others, and he is a debtor to those others wherever they may be until he has done his utmost to make that gospel known to them. His Lord and Master has commanded him to give. To withhold manifests ingratitude and involves disobedience.

¶ As we are under such great obligations to give of that which has been entrusted to us, it is important that we should earnestly consider those things that are essential to make our giving acceptable to God, contribute to the highest welfare of humanity, and a means of blessing to ourselves. ¶ For what will it profit a man to give millions to this object or that if God is neither pleased nor glorified, if no real good for others is accomplished, and the giving is a spiritual injury rather than a blessing to ourselves?

**The Right Aim  
in Giving**

Self Before  
Wealth

The first essential to right giving of our substance is the giving of ourselves. <sup>1</sup>The Lord looketh upon the heart. <sup>2</sup>The heart must be right before the act can be acceptable. We ourselves are of more value to God than any material offering we can bring to him. He wants us. The devotement of all that we are to God must precede the devotement of all that we have. Persons before possessions. "And this they did, not as we expected, *but first gave their own selves to the Lord.*" "Personal consecration must come before purse consecration, self-consecration before wealth consecration. It is not the gold that sanctifies the temple, but the temple that sanctifies the gold." (This is one point at which the great body of believers need to be put right.) We have too readily supposed that we have discharged our whole duty and met our obligations when we have made liberal offerings to the Lord. But to give our possessions and not to give our own selves is a very faulty sort of consecration. The giving of money, however much, can never be accepted by God as a substitute for the giving of ourselves. Nor, on the other hand, is our consecration complete if, with the giving of ourselves to Christ, there is no surrender of our property and possessions to him. He who gives himself and does not give his property is dangerously near becoming a follower of Ananias. He is certainly keeping back "part of the price." God owns all and all therefore should be reckoned his, yielded to him because his, and then received

from him as a sacred trust to be held or used in just the way he wishes it to be held or used.

Here is the crucial point in stewardship. Failure here means failure everywhere. No man who does not reach this standard of consecration can be a faithful steward of God. He may prosper in business, he may amass a fortune, and he may give large amounts of money to God's cause, but if he and his are not consecrated to God he fails as to his stewardship.

**The Crucial Point**

Another essential to right giving is love. "If I bestow all my goods to feed the poor, . . . but have not love, it profiteth me nothing" (1 Cor. 13 : 3). Love to God and men must be the gracious spring from which all our gifts shall flow. Giving, that flows from love, is godlike. "God so loved the world that he gave his only begotten Son." We must give because we love. Loveless giving is lifeless giving. It is void of the compassion the world needs and of the cheer for which it hungers. Giving may be liberal, willing-hearted, systematic, even heroic and sacrificial, and yet if love be absent, as it may, it will be tremendously discounted in its value in the sight of God. The apostle urged the Corinthian Christians to give that they might thereby prove the sincerity of their love (2 Cor. 8 : 8). With what purity of motive, what gladness of heart, what completeness of self-denial, what largeness of amount, will men give, when the love of Christ fills their souls and constrains them. He in whom

**Love's Debt**

love reigns will never find it hard to give. The divine claims will be readily recognized and lovingly responded to. When he sees his brother in need, whether it be his brother at home in his own land, his brother immigrant who has come to live in his country, or his brother man far beyond the sea—when he sees his brother here or there in need of the bread of life—he will not shut up his compassion from him, but will do his utmost to meet his need by sending the gospel to him. And he will do this because the love of God abides in him.

**The Secret of  
Failure**

When the Christian steward meets these two essential conditions of right giving, it will not be difficult for him to conform to the general rules and directions which are given in the Scriptures for our guidance in this department of our stewardship. Our giving is too important a transaction both for ourselves and others to be done carelessly, or according to our own thoughts and feelings. If there has been failure in our giving, if wrong methods have been practised, if the needs of God's work in the world have not been met, it will generally be found that it has been because the instructions of the word of God have not been known, or have been disobeyed. "In other things believers have everywhere zealously declared the Bible to be their only rule of faith and practice; but in the matter of giving we have given ourselves a great deal of latitude, considered our own personal convenience, resorted to our own plans, adopted our own propor-

tions, chosen our own way of doing things, and have scarcely thought to inquire whether our Lord and Master had given us any directions in the Scriptures concerning the giving of money for the carrying on of his worship and work. The Bible has been left out and all sorts of human inventions have been adopted to raise money. We have chosen our own way and have not hearkened to the law of the Lord. This should be so no longer. 'TO THE LAW AND THE TESTIMONY!' The whole question should be looked at in the pure and unerring light of God's word. In no other way can questions about giving be satisfactorily settled. Let the voice of the Lord be heard in the midst of the church; let God say by what system of giving he would have his gospel spread and his work carried on, and when he speaks let all men be silent and ready to learn" (*The author, in "Systematic Giving"*).

2. As we turn to the Scriptures one of the most important teachings we find on this subject is that our giving should be on a stewardship basis. We are stewards, and not owners, and therefore we should give as stewards and not as owners. For example, God dealt with the children of Israel as a nation of stewards. They occupied the land of Canaan as stewards, and not as owners. Concerning the land, God reminded them that it was his. ("And the land shall not be sold in perpetuity; for the land is mine" (Lev. 25 : 23).) The parable of The Husbandmen in Matt. 21 : 33-43, distinctly teaches that

Giving as  
Stewards, Not  
as Owners

the Jewish people were responsible as a nation of stewards. The terms of their stewardship were clearly laid down for them, and when they were unfaithful, and failed to bring to God the tithes and offerings in recognition of his ownership and their stewardship, the land was taken from them and they were scattered among the nations.

**David's  
Example**

When David and the people brought their offerings to the Lord for the building of the temple, as recorded in 1 Chron. 29, they gave as stewards. In presenting those offerings to God, David said: "Thine, O Jehovah, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heavens and in the earth is thine; thine is the kingdom, O Jehovah, and thou art exalted above all. . . All things come of thee, and of thine own have we given thee" (ver. 11 and 14). In this definite acknowledgment of God's ownership of all things the giving of David and the people was placed on a stewardship basis.

**High-level  
Giving**

The recognition of this truth would alone lift all our giving to a higher level because it distinctly emphasizes the fact of God's sovereign rights in what we have or acquire; it reminds us of our dependence upon him in all things, and recognizes our partnership and co-operation with him in the work he is doing in the world.

**An Ancient  
Lesson**

God should have the first place in our giving. That is, we should lay aside a portion for God out of our income before using it for any other purpose.

This is one of God's ancient lessons in giving. When the children of Israel reaped their harvests, or gathered in the vintage, they were not to forget God till all was gathered in and then send the gleaners out to pick up what was left and bring that to him. They were not to bring to the Lord their God, who had given them the harvest, the mere leavings and gleanings of the field, the least and the poorest. They were instructed to bring him the first ripe fruits. "The first of the first-fruits of thy ground shalt thou bring unto the house of Jehovah thy God" (Exod. 23 : 19; see also Exod. 34 : 26; Deut. 18 : 4; 2 Chron. 31 : 5). "Seek ye first the kingdom of God and his righteousness." The interests of the kingdom of God should be supreme in all our stewardship. Whenever we receive our income we should recognize God's ownership of all we receive and our stewardship by at once laying aside a portion for God. We are not to spend, and spend, until only a little is left, and then offer the great Creator and Giver of all things the mere leavings of our income. God should be first in our giving, not last. This is a divine law in connection with our giving that opens the door to the greatest joy and blessing. When the woman of Zarephath, in response to the request of Elijah, and in splendid faith, gave first of her scanty supply to God's messenger, she was rewarded by a bountiful provision for all the days of the famine that followed. Put God first in your money getting, money using, and

your money giving, and rich and abundant will be the grace and goodness which the Spirit of God will bestow upon you.

The Man  
Without a  
System

The giving of God's stewards will be systematic and proportionate; it must be in order to safeguard our stewardship in giving. The haphazard giver, the man who gives only when he feels like it, or when some mighty appeal moves him, who is a creature of circumstances or of emotions in his giving, is very likely to withhold when he ought to give, and when he does give he is almost certain to give a far smaller amount than he should. He never knows what he is going to give, or what he has given, he usually thinks the amount for the year is very much larger than it is. Keeping an account of his giving for a year would reveal to him how small his giving really is.

Arranging  
One's Giving

The systematic giver conscientiously considers the whole question of his giving and arranges it according to some plan. He does not leave his giving till some appeal moves him to act. It is made a matter between himself and his Lord, and he arranges his giving in the way he believes his Master wants him to.

What God  
Taught the Jew

Systematic giving is scriptural. The Old Testament contains the most elaborate system of giving that has ever been practised on earth. The Jew was not left to give in a careless or spasmodic way. First-fruits, tithes, free-will offerings—all had a place in the system that God gave to him. And

however much men may object to tithing, admitting even that tithing is not binding on Christians, it still remains that systematic giving was most clearly and emphatically taught in the Old Testament.

The New Testament does not do away with system. It enjoins it. "Upon the first day of the week let each one of you lay by him in store, as he may prosper, that no collections be made when I come" (1 Cor. 16 : 2). Here is a complete and simple system for every steward. It involves weekly, universal, and proportionate giving. No one is exempt, and all are to give systematically. "Not to give regularly is not to treat God fairly, not to give proportionately is not to treat him honestly." The question of tithing, the scriptural proportion, which would properly have a place here, is left for a full discussion in the next chapter.

Paul's Plan

✓ Our giving should increase with the increase of our income. God does not give us an increase of wealth to heap up for or to spend upon ourselves. "If riches increase set not your heart upon them" for yourself. The divine command is "Honor the Lord with thy substance and with *the first-fruits of all thine increase.*" One of the reasons why there has been such a lack of funds for the great missionary enterprises of the church lies in the fact that multitudes of professing Christians have failed to keep pace in their giving with their increased ability to give. While their gains have greatly multiplied,

Increasing or  
Standing Still

their giving to God for his world-work has stood still. It is a most deplorable fact that there are church-members who are giving no more to the Lord's work now than they did fifteen or twenty years ago, though their income is many times more now than it was then. Their income has been put into their business, or locked up in real estate, or spent in more costly living, while the Lord's treasury has not received any benefit from their increased prosperity. How many there are like the New England deacon who, when he was a poor boy working for fifty cents a day, resolved to give a dollar a year for foreign missions, and twenty years later, when he had become a wealthy man, was still conscientiously giving the dollar a year to foreign missions and thinking that he was doing all he should. The dollar standard is a snare of the devil to hosts of the saints.

**A Searching  
Statement**

President Augustus H. Strong said in an address a few years ago concerning the denomination to which he belongs: "We have probably a hundred times the financial means that we possessed fifty years ago, but our giving has not increased in any such proportion. Instead of being multiplied by a hundred, our gifts have hardly been multiplied by ten." What wonder that the cause of Christ suffers for the want of funds when we of this generation do not give over one-tenth as much as our forefathers did in proportion to our means. Increased income should mean increased giving.

Nathaniel Cobb, of the last century, is a fine instance of a faithful steward who determined to increase his offerings with the increase of his income. At twenty-three years of age he committed himself to the following covenant: "By the grace of God I will never be worth more than fifty thousand dollars. By the grace of God I will give one-fourth of the net proceeds of my business to charitable and religious uses. If I am ever worth twenty thousand dollars I will give one-half of all my net profits. If I am worth thirty thousand dollars I will give three-fourths and the whole after fifty thousand. So help me, God, or give to a more faithful steward and set me aside." He lived thirteen years after making that covenant, and on his deathbed gave this testimony: "By the grace of God, nothing else, I have been enabled under these resolutions to give away more than forty thousand dollars. How good the Lord has been to me."

Nathaniel  
Cobb's  
Covenant

After some such example as this, hundreds of young men might well determine steadily to increase their giving with the increase of their income. While there are many reasons why a tenth should be the minimum proportion that we should give, there are many who should give more than one-tenth; who, indeed, should, as conscientiously as Nathaniel Cobb did, fix on some scale of gradually increasing their gifts to the Lord's work as they prospered in business and their income grew larger. It is in this

What Others  
Might Do

constant enlargement in the consecration of substance to the cause of Christ that the true steward finds his greatest joy. "He that soweth bountifully shall reap also bountifully."

**An Inspiring  
Testimony**

The following testimony from one of the most faithful stewards known to the writer puts to shame many who keep their offerings at a low level in the midst of great increases, and who when losses come quickly cut down their giving to a still lower level. "The needs of the work have appealed to my sense of obligation and responsibility, and my aim has been to do all I could irrespective of the tithe of my income or, indeed, of any income at all. There have been several years when I had no income at all, losses in business having wiped out all profits, but during those years my gifts for church and important lines of work, such as home and foreign missions were practically maintained unimpaired, although all such contributions, as well as my living were a draft on my principal. Except as some people might consider it a hardship to draw on their principal to maintain gifts, I cannot say that my circumstances at any time during this period have been such as to cause my gifts to involve any real sacrifice. It has involved economy, but not real sacrifice. My giving has been a real joy, and I can truly say there is no other use to which I put my money that yields me so much pleasure and satisfaction as its use for benevolent and religious purposes. Naturally, therefore, the constant tendency

is to increase my gifts." With substantially the same income this splendid business man, and consecrated steward for God, has increased his offerings over fifty per cent. in three years, and they now amount to over eight thousand dollars a year. This is an example of heroic giving, for it is an example of increased giving even when there is no increase in the income.

The faithful steward will give intelligently. How unwise many are in their giving, unwise because they are thoughtless. They do not carefully inform themselves concerning the objects to which they give. They do not find out the needs and magnitude of those objects, nor do they know very fully what good is being accomplished by what is given. A steward should attend to the duties of his stewardship in a business-like manner. What business man would invest his money, as a matter of business, without making diligent inquiry as to the probable results of that investment, or without carefully studying all the circumstances that would affect it? And yet how often men give just because they are asked, with no intelligent appreciation of the object to which they give. They give and dismiss the matter from their minds. Nor does it matter much what the object is. The great work of giving the gospel to the millions of heathendom is treated with no more thoughtfulness and consideration than some insignificant matter in connection with the work of the local church. Faithfulness in stewardship re-

Knowing About  
the Objects

quires intelligent action. God's steward should keep himself informed concerning the different departments of the Lord's work. He should keep himself in personal touch with all the activities of the local church. He should know about the work that is being done by the benevolent institutions of his own community. He should be familiar with the home and foreign missionary movements of the church, especially those of his own denomination. And then, knowing what is being done and what is needed to be done, he can come to some intelligent conclusion as to his duty toward these various objects as God's steward. There can be little satisfaction or joy in giving unless we give intelligently.

**An Evil in  
Giving**

A steward who would be faithful will not give indiscriminately. There are times when it is the duty of a steward not to give, for there are times when giving will do more harm than good. Business men of our great cities are besieged, day after day, by all sorts of applications for assistance. Along with those who seek help for legitimate objects there mingles a great host of impostors and frauds. It is no virtue to give to everybody. Yet there are kind and sympathetic men who find it almost impossible to refuse. Such men are soon found out by the tramps and humbugs of society, and a constant drain is made upon their resources by this class. I have known men who have given away so much indiscriminately, who have responded to so many appeals, the character of which they

could not or did not investigate, that they had comparatively little left to give to the great enterprises of God for the salvation of the world. There are thousands to-day seeking the sympathy of Christian men to whom it might be said as Jesus said to some who came to him: "Ye seek me not because ye saw the miracles, but because ye did eat of the loaves, and were filled." We do not say that no needy men should be helped, we do not say that the Christian steward should respond to none of the appeals that are made to him by the endless procession of people that comes to his office; but we do say, that as a Christian steward he will exercise care and good judgment in his giving, and will be satisfied in every instance that he is doing what his Lord and Master would have him do. He may waste his Lord's money just as much in this way as in useless expenditures upon himself.

Our giving should be stimulated by the immeasurable good that may be accomplished by our gifts. The consecrated offering becomes a power in the hands of Christ. What wonders he can work with what his stewards commit to him. With the few loaves and fishes he can feed thousands. This fact, however, furnishes no ground for the mental argument which we fear is sometimes made, viz., "because the Lord Jesus can do such great things with the small amounts that are given him, therefore, I need not give much." It should be remembered rather that when Jesus fed the five thousand the lad

**A Multiplying  
Power**

gave all he had. At the same time, this fact of Christ's multiplying power should encourage the one who cannot give much to give his little, and should also intensely inspire those with more abundant means to make the largest offerings possible in order that, under the wonder-working power of Christ, the mightier works might be done and the starving millions be fed with the bread of life.

Money  
Transformed

"What a wonderful religion Christianity is. It takes money, the very embodiment of the power of this world, with its self-interest, its covetousness, and its pride, and it changes it into an instrument for God's service and glory.

Two Standards

"Think of the church and its work in the world; of missions at home and abroad, and the thousand agencies for winning men from sin to God and holiness. Is it indeed true that the coin of this world, by being cast into God's treasury in the right spirit, can receive the stamp of the mint of heaven, and be accepted in exchange for heavenly blessings? It is true. The gifts of faith and love go not only into the church's treasury, but into God's own treasury, and are paid out again in heavenly goods. And that not according to the earthly standard of value, where the question always is, How much? but according to the standard of heaven, where men's judgments of much and little, great and small, are all unknown" (*Andrew Murray, in "Money"*).

A Great Work  
on a  
Penny Basis

In our giving we should keep in mind the magnitude and glory of the work to be done for Christ.

The business that has been committed to the church of Jesus Christ is the greatest business in the universe. It is a world-embracing business. It is nothing less than the taking of the gospel to every tribe and nation on earth, indeed, to the uttermost man of every tribe. "Preach the gospel to EVERY creature," is the great command. To do this involves tens of thousands of pastors, evangelists, missionaries, teachers, physicians, Bible women, the building of houses, schools, church-buildings, hospitals, the printing of Bibles and religious books, and much else besides. It is a great and costly work that has been committed to the church. And yet how often it has been treated as though it were a mere penny affair, a nickel or dime business. Indeed, by our mistaken methods and our short-sighted plans, we have belittled the whole great work of God. We have put it on a penny basis. We have so persistently taught the children to give pennies that they have come to regard the smallest coin in the land as the proper coin to bring to God's house. Many, alas! when they have grown up have not learned better. One Sunday morning a well-to-do church-member, who had been accustomed to give each of his three children a penny for the Sunday-school collection, found that he had only two pennies at hand, and knowing that it would not do to give to one more than he gave the others, he gave them each a nickel. Immediately the children exclaimed, "Why, papa, they don't want

nickels, nickels are too much; they only want pennies." Already in their minds the conception had been formed that the kingdom of God was only a penny business.

A Time for  
Scaling up Our  
Giving

We need a new vision of the magnitude and urgency of the work of world-wide evangelization. We need to see that the time has come for Christian men and women to give on a very much larger scale than ever they have, in order that the great and pressing needs of the work may be met, and the glad news of redemption carried to the waiting millions of earth. Where we have been giving a dollar we now need to give ten, where hundreds we should now give thousands, and where thousands, tens of thousands. The church needs a few more men like R. Arthington, of Leeds, England, who in addition to large gifts made to missions in his lifetime, bequeathed \$2,500,000 to be used for missionary extension. It is one of the hopeful signs of the times that the tide of large gifts has begun to set in toward the work of missions. "The next ten years should witness a much greater number of large gifts. There are men who have been giving thousands to educational and philanthropic objects where they have been giving hundreds to missions. The time has come when there should be as great gifts made toward missionary colleges and universities and other forms of missionary work as are now being made to higher education in America; first, because of the comparatively greater need, and secondly, be-

cause of the tremendous possibilities for good of such gifts at this particular stage of the missionary movement" (*John R. Mott, in "The Pastor and Modern Missions*).

Our giving should have in it the elements of faith and sacrifice. We should sometimes at least catch the spirit of the Christ on the cross and make a real sacrifice for his sake.

Faith and  
Sacrifice

A man and his wife, Germans, were converted in Brooklyn. On the day they were welcomed into the church they placed in the pastor's hand three hundred and seventy-five dollars, to be applied toward the extinction of the church debt. They had been saving it through years of their wedded life, hoping some day to take a trip to their fatherland. They denied themselves that pleasure and said, "The love of Christ so constrains us that we gladly lay it all on his altar for him."

Giving up a  
Trip for Christ

A Swedish girl was met at Ellis Island by a faithful missionary and led to Christ. Out of the first month's wages of twelve dollars she brought ten to the missionary, saying, "I want to help some one else find the Saviour I have found."

Giving Ten  
Dollars Out of  
Twelve Dollars

San Te was a convert from heathenism in Burma. He became a teacher in a mission school. At the end of his first month he brought his salary for the month, twenty-five rupees, equal to eight dollars and a half to the missionary, and said he wished to give it to the work. The missionary in surprise said, "San Te, how is this?" In the most modest way

An Example  
in Burma

he replied, "Teacher, I made up my mind a long time ago that if ever I had a salary of my own I would always give God the tenth. And I have thought too that I should like to give my first month's earning *all* to him."

Giving Eighty  
Per Cent.  
and Living on  
Twenty

A widow in Doctor Gordon's church, in Boston, living in one room of a tenement house, gave eight hundred dollars in the foreign mission collection. When the doctor called and asked her how she could give so much, she said, "Here I am comfortable and have enough, living upon two hundred dollars a year. But I do not know how I could go to meet my Lord if I lived upon the eight hundred dollars and only gave him two hundred."

A Duty of the  
Rich

Let it be remembered that it is the duty of the rich to make sacrifices for Christ as much as it is the duty of the poor. In simpler living and larger giving many could find ways of manifesting more of the spirit of Christ in their stewardship of wealth.

Legacies

A discussion of the stewardship of wealth would scarcely be complete without some consideration of the question of legacies.

Institutions  
Benefited by  
Legacies

That great benefits have come to many religious societies and benevolent institutions through the bequests which have been left to them is unquestioned. Many of these institutions which are to-day a benediction to humanity, owe their existence very largely to the legacies which they have received. In some instances the bequests of the dead have been greater than the gifts of the living. Legacies are un-



"GIVING ALL HER LIVING"

Mark 12:41-44



doubtedly a very important source of revenue to many departments of Christian work, and whatever objections may be made to this manner of disposing of wealth must be based on very strong grounds. Can such objections be advanced?

It must be admitted that it is better for rich men to so devise that a large portion of their wealth shall after their death go directly to institutions which have for their object the furthering of God's kingdom and the welfare of humanity, than that it should be so distributed that it would neither glorify God nor bring blessings to men. Legacies in many instances have been a greater curse than blessing. Wealth, left to be distributed after the one who possessed it is dead, is always more or less exposed to this peril. But admitting that it is better for a man to give what he leaves to good objects, than for it to be so left that it will do little or no good in the world, is it better for him to so leave it than for him faithfully to administer it as a sacred trust while he lives? Surely all the arguments of common sense and advisability are on the side of a man being the executor of his own property. By being so he protects his money from the often strange and uncertain elements that find their way into the administration of wills. Wills are often broken, and even when they are not, the leakages in law costs often absorb a large percentage of the property left for distribution, and the desire and purpose of the testator fails to be carried out. Should not one who

Perils Besetting  
Bequests

is God's steward protect the money, which God has placed in his hands to use for him, against these and other dangers which surround money left by wills? And even if there were no such dangers, the man himself would obtain greater satisfaction by giving during his lifetime and administering his money according to the will of God, and he would at the same time be more fully meeting the obligations which rest upon him as a divinely appointed steward.

Need of  
Present Action

There are other very important reasons why men should give while they live. The world needs immediate action on the part of the church, and while the millionaire locks his money up by a will it must wait for years before it can go forth on its mission of mercy and blessing among men. Souls by the million are perishing *now*, the doors of opportunity for saving them are open *now*, and God by his Spirit says to his church, "Behold *now* is the day of salvation." There should be no delay; if men intend to give of their substance for the evangelization of the world they should do it at once, while they live, and back up their gifts by a loving heart, and living prayers, and a living personality and character. At best giving by legacy is little more than giving by proxy. God wants the man himself. The man is of more value than his money, and it is the living, consecrated, praying man who adds value to his money.

A Commendable  
Provision

Some missionary societies make provision to receive property which men may wish to devote

to their work, and pay interest upon the amount given in trust to the donors while they live. This plan has much to commend it. For those who are dependent upon the income from their money for a living, but who desire at the same time to devote their money wholly to the Lord's work when they will no longer need the income from it, it furnishes a safe investment; it prevents all litigation and expense and consequent loss over a will, while it enables a man to be more directly his own executor than is possible under a will.

"Freely ye have received, freely give." In uttering these words, the Lord Jesus announced to his disciples a divine method of blessing men which we find running through all the Scriptures, a method which, if fully recognized among men, would result in such a wide-spread distribution of beneficence, of sympathy, of helpfulness, of blessing, and brightness, as this poor, sinful, suffering world has never known before. God gives to us that we may give to others. We receive bountifully of the things of God that we may freely pass them on to others that they may be blessed. We are not to be sponges, forever absorbing. We are to receive that we may give. God blesses us that we may bless. It is not the blessings we receive that gladden, but the blessings we bestow. The water-pipes all over the city may be filled with water and no one be benefited a particle thereby. It is the water that flows out of the pipes that blesses the inhabitants. And we may

Passing the  
Blessing On

be enriched and increased with goods and the world be no better off. It is what we pass on of our substance that blesses and brightens men's lives and saves them. As God's stewards, keep giving out and God will keep pouring in.

Give as you would if an angel  
    Awaited your gift at the door;  
Give as you would if to-morrow  
    Found you where giving would be no more;  
Give as you would to the Master  
    If you met his searching look;  
Give as you would of your substance  
    If his hand your offering took.

### QUESTIONS FOR CHAPTER V

AIM: TO SEE CLEARLY OUR OBLIGATION TO GIVE, AND THE PRINCIPLES THAT SHOULD GOVERN AND INSPIRE US IN OUR GIVING

1. Why do men fail to give as stewards?
2. What relation to God specially emphasizes the duty of the steward to give?
3. On what ground is withholding from God unreasonable and unchristian?
4. What facts place the Christian under obligation to give?
5. About what should we be chiefly concerned in our giving?
6. Why is the giving of ourselves the first essential in our giving?
7. Why should love have a prominent place in our giving?

8. What follows from a neglect to study the Scriptures on this subject?
9. Explain what is meant by giving on a stewardship basis.
10. Why is it important that our giving should be on a stewardship basis?
11. Name one of the earliest lessons that God taught men in giving.
12. What advantage is there in laying aside God's portion first?
13. Why is it unwise to be governed by our own feelings, or by the appeals of others, in our giving?
14. What is systematic giving?
15. What was Paul's system?
16. Do you know anything better than this New Testament plan?
17. Why do men not give more when they receive more?
18. What lessons are taught by Nathaniel Cobb's covenant?
19. Would you be willing to give as liberally on the same basis of prosperity?
20. Should we always cut down our giving when losses come?
21. What is necessary to intelligent giving, and why is it important that we should give intelligently?
22. What evils accompany indiscriminate giving?
23. What fact should greatly stimulate our giving?
24. Why is the evangelization of the world a great and costly work, and how has it been belittled?
25. Why should giving now be scaled up to larger amounts than ever?
26. How should faith and the spirit of Christ be manifested in our giving?
27. What arguments are there in favor of men disposing of their wealth by legacies?
28. What objections may be made against giving by legacies?

29. State some reasons why men should give while they live.
30. What provision do some missionary societies make with those who wish to leave money to them after death, and what do you think of this arrangement?
31. What societies in your denomination will pay annuities on money thus received?
32. How may we open the channel of blessing for others and at the same time be blessed ourselves?
33. What can we do to stimulate others to better stewardship in giving?

## VI

### STEWARDSHIP AND TITHING

It is no stumbling-block to us if Christ does not reiterate the old Sabbath laws, and no more so if he does not repeat this law of the tenth. Why should he? He accepted them; the Jews accepted them; his disciples accepted them. Why should he waste his time in talking of institutions which were as old as creation and the validity of which no one then thought of disputing? . . . Christ did not come again to take up and teach the primer. So it happens naturally enough that, though the Sabbath is one of the strictest requirements of God upon us, there is not one word in the New Testament enjoining its observance. It is almost the same with the law of the tenth, the exception being that we do happen to have a single conclusive utterance of Christ upon that matter, when he said to the Pharisees that in paying the tenth they were doing their duty. . . There can be no question then that the law of the tenth is binding on us who succeed Moses, as it was on the patriarchs who preceded him and on all godly men, and that all the many admonitions of the New Testament touching stewardship should remind us faithfully to render unto the Lord that tenth which he claims as peculiarly his own.

—*B. B. Bosworth.*

It is objected that the erection of this Old Testament command of tithing into an absolute rule for Christians to obey is unchristian. Jesus, it is said, loved spontaneity and freedom too much to tolerate specific rules. He dealt with principles, not rules. Grant the objection all the force it has. Grant that Jesus would not approve the erection of the command to tithe into an absolute rule, to the principle upon which the command to tithe rested he was unalterably loyal. God is the owner of all, and we must recognize it by stated contributions. In this way our goods, instead of being religiously injurious to us, become a bond which unites us to God.

—*Gerald D. Heuver.*

## VI

### STEWARDSHIP AND TITHING

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open the windows of heaven and pour you out a blessing, that there shall not be room enough to receive it” (Mal. 3 : 10).

**B**ECAUSE of the prominence that is being given to the subject at the present time, and because of its importance as a part of the greater subject of Christian stewardship, a chapter is devoted to the question of tithing. By many the subject is misunderstood, and misunderstanding is the cause of prejudice and opposition. The aim in this study will be to consider this whole subject in its true scriptural setting, and to meet fairly and reasonably some of the objections that are made against the practice of tithing by Christians.

It should be clearly understood at the outset that stewardship is more than tithing and comes before it. A great mistake has been made by some in placing such emphasis on tithing that the duties of stewardship have been overlooked. Tithing is not all of stewardship, it is only a part, and therefore should not be made to eclipse the responsibilities of

An Important  
Subject

Stewardship  
More Than  
Tithing

the steward in the administration of his entire income for the glory of God.

**Tithing Not  
Excluded**

The other extreme from this view is that stewardship excludes or supersedes tithing; that since all belongs to God, and we are to administer all as stewards for him, there is no room or place for tithing in the practice of stewardship. To carry this argument to its legitimate conclusion would as effectively do away with all giving as with tithing.

**An Expression  
of Stewardship**

While tithing is not the chief thing nor the most important thing in stewardship it has its place there. To say that our stewardship does not begin till we have paid the tenth is to misapprehend the scope of stewardship, and the relation between stewardship and tithing. Tithing is an expression of our stewardship in giving. We tithe in recognition of God's ownership of the whole, just as a tenant pays rent in recognition of the landlord's ownership of, or rights in, the house or farm. Paying rent entitles the tenant to use the house or farm, but it does not constitute him the owner of it. The tithe is paid not simply because it is the Lord's, but because all one has, or acquires, is his. Paying tithes does not constitute a man the owner of the nine-tenths that are left. God's rights in the remainder are just the same as before the tenth is paid. He owns it. It is written, "The tithe is the Lord's." It is also written, "The earth is the Lord's and the fulness thereof," and "the silver is mine, and the gold is mine, saith the Lord of hosts."

“ When the priest was consecrated, the blood of the ram was put upon the right ear, the thumb of the right hand, and the great toe of the right foot, to indicate that he should come and go, use his hands and powers of mind, in short, his entire self, in the service of God. These parts of the body were selected as representative of the whole man. The tithe was likewise representative. ‘ For if the first-fruit be holy, the lump is also holy ’ (Rom. II : 16). Tithes were devoted to certain uses, specified by God, in recognition of the fact that all belonged to him ” (*Josiah Strong, in “ Our Country ”*).

The Tithe  
Representative

Stewardship is not so much the giving of a portion to God as it is the administration of all for God. The laying aside of one-tenth of one’s income for the Lord’s work is a part, and a very important part, of the administration of the whole. There may be a faithful stewardship of income or property without tithing, and there may be a conscientious laying aside of one-tenth of one’s income for the Lord’s work without a deep sense of one’s relation to God as his steward. Faithful stewardship manifests itself in a definite and practical way, however, when it issues in tithing the income, while tithing rests on its surest foundation when it is based on the fundamental principles of stewardship, and is practised in loyalty to those principles. Stewardship and tithing should go together. The faithful steward will acquire and administer wealth in relation to the

Tithing and  
Administration

tithe. The tenth will not be the limit of his giving, it will only be the starting-point, the minimum. "The tithe," says the "Sunday School Times," "is not the outermost limit of a believer's duty in religious giving; but it is the innermost limit. Many a Christian ought to give far more than this."

**The Scriptures  
on Tithing**

Keeping in mind these general truths concerning the proper place of tithing in relation to stewardship we shall be better prepared to consider intelligently the teachings of Scripture on the subject. In order that the full force of these Scriptures may be apparent all the principal passages that mention tithing are here quoted:

"And he gave him tithes of all" (Gen. 14 : 20). "And this stone, which I have set up for a pillar, shall be God's house; and of all that thou shalt give me, I will surely give the tenth unto thee" (Gen. 28 : 22). "And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord. And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof. And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord" (Lev. 27 : 30-32). "And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation" (Num. 18 : 21). "Thus shall ye speak to the Levites, and say unto them, When ye take

of the children of Israel the tithes which I have given you from them for your inheritance, then ye shall offer up an heave offering of it for the Lord, even a tenth part of the tithe " (Num. 18 : 26). "Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. At the end of three years thou shalt bring forth all the tithe of thine increase the same year, and shalt lay it up within thy gates. And the Levite, because he hath no part nor inheritance with thee, and the stranger, and the fatherless, and the widow, which are within thy gates, shall come and shall eat, and be satisfied; that the Lord thy God may bless thee in all the work of thine hand which thou doest " (Deut. 14 : 22, 28, 29). "And as soon as the commandment came abroad, the children of Israel brought in abundance the first-fruits of the corn, wine, and oil, and honey, and of all the increase of the field; and the tithe of all things brought they in abundantly (2 Chron. 31 : 5). "Then brought all Judah the tithe of the corn, and the new wine, and the oil, unto the treasuries" (Neh. 13 : 12). "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Mal. 3 : 10). "Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint, and anise, and cummin, and have omitted the weightier matters

of the law, judgment, mercy, and faith; these ought ye to have done and not to leave the other undone" (Matt. 23 : 23). "Now consider how great this man was unto whom the patriarch Abraham gave the tenth of the spoils. And verily they that are of the sons of Levi, who receive the office of the priesthood, have a commandment to take tithes of the people according to the law, that is, of their brethren, though they come out of the loins of Abraham. But he, whose descent is not counted from them, received tithes of Abraham. And here men that die receive tithes, but there he receiveth them, of whom it is witnessed that he liveth. And as I may so say, Levi also who received tithes, paid tithes in Abraham" (Heb. 7 : 4-6, 8, 9).

**Truths Taught  
by Scriptures**

There are some things taught in these passages which are worthy of special notice.

Tithing was practised by farmers. The farmer who says he cannot tithe should consider this.

The men who were the ministers of the house of God were supported by tithes, and they in turn offered to the Lord a tenth of the tithes they received.

Orphans and widows, and the needy generally, were cared for by a special tithe that was given every three years.

God's blessing was promised to all who faithfully brought their tithes to him.

When the people brought in the tithes, all the needs connected with the house of God and the services thereof were abundantly supplied.

### Jesus commended tithing

As Abraham gave a tenth of all to Melchizedek, the type of Christ, it is surely reasonable that we should give a tenth of all to Christ himself, made a priest forever after the order of Melchizedek.

Even if the law of tithing were abrogated, and if it could be shown that the principle is not in any way binding on those in the Christian dispensation, the facts and lessons presented in the above Scriptures would at least suggest that the laying aside of a tenth of one's income for the Lord is a most sensible method of giving.

A Sensible  
Method

But we are not under obligation to tithe simply because the Jews did. Tithing was practised by men long before the Jewish nation had an existence. "The law did not create tithes, it recognized them. Before law commanded tithes, tithing was wrought into the nature of things." It is in the fact that tithing was recognized as binding on men before the Jewish laws on tithing were given that we find one of the strongest reasons for tithing to-day. Let us, therefore, go back of the history of the people of Israel and study an instance of tithing that stands out clear from all the special Jewish laws concerning it.

An Ancient  
Practice

The giving of one-tenth of all by Abraham to Melchizedek is the first recorded instance of tithing in the Old Testament. It is the model for us. Abraham's tithing is free from all the objections that are made against tithing on the ground that it

A Model  
Instance

is a Jewish institution. Abraham's tithing emphasizes the fact that it was a moral obligation. It was not as some new thing that Abraham did when he gave a tenth of all to Melchizedek, but as a duty universally recognized by the nations in Abraham's time, and long before. "Traces of it as something old, and well understood, appear in the earliest historic times among nations having little or no intercourse with the Jews or with each other. To suppose that so many people all hit upon the tenth is out of the question, and the only reasonable conclusion is that they all got it like the altar, and the sacrifices for sin, from a common source; that it was a part of God's moral law originally revealed to man, and as such was obeyed by Abraham and afterward incorporated by Moses in the Levitical Code" *J. P. Hobson, a lawyer, in "What We Owe"*).

Abraham's tithing was the highest order of tithing of which we have any record. It was a higher order of tithing than was practised by the Jewish nation. The fact that Melchizedek was of a higher order of priests than that of the Levites, that he was a king-priest, made like unto the Son of God, and that it is written, "And Levi who received tithes paid tithes in Abraham," places this instance of tithing in the very highest rank. It is indeed definitely connected with Christ in the reference that is made to it in the Epistle to the Hebrews. The Levitical priesthood may be said to have been parenthetical, and so also may it be said of the tithing

associated with that priesthood. But Abraham's tithing is distinctly said to be associated with a perpetual priesthood, and therefore it also is to be perpetual. The fact that it is such a high order of tithing, and is so clearly linked with Christ is a good reason why it should have a place in the practice of Christian stewardship.

It is said sometimes that we are living in the dispensation of grace, and therefore we are not under obligation to any such law as tithing. But this tithing was by a man who lived his life on the basis of grace and faith. In the fourth chapter of the Epistle to the Romans, Abraham is held up before us as the great and striking instance of all previous history of how men are saved, not by works of righteousness which they have done, but by grace through faith. If there was nothing incompatible with Abraham's life of faith in the giving of tithes there can be nothing incompatible with the fact that we are living in the dispensation of grace when we give tithes to Christ. Since tithing was practised in the first instance recorded in the Bible under the principles of grace and faith, surely the proportion is not to be less when the dispensation of grace and faith and love has fully come in. "Were it not that we are so bent on keeping our money at any cost we would never offer such a senseless excuse to the Lord for falling short of our duty, as when we say, 'We are not living under the law, but under grace.'"

**An Objection  
Answered**

**A Spiritual  
Service**

Abraham's tithing was free from ceremonialism. With the Jews tithing was a matter of ceremony and ritual. The tendency of all ritual is to mere formalism. Abraham's act was of a more spiritual nature. It was undoubtedly an expression of his gratitude to God for his goodness to him in the victory he had just gained. Our giving is to be spiritual and not a matter of mere form and ceremony. Tithing is to be a spiritual act.

**God's  
Ownership  
Recognized**

When Abraham gave a tenth of all to God's representative it was in full recognition of God's ownership of all things. It was at this time that Abraham spoke of God as the possessor of heaven and earth. His tithing was therefore in recognition of God's ownership, and of his stewardship. We have already seen that this is the true basis for tithing.

**A Claim  
Justified**

A thoughtful consideration of these characteristics of this first recorded instance of tithing will surely justify the claim that we have here the model and example for Christians to follow. The argument for tithing, as well as the justification of it, furnished by this instance cannot be easily set aside.

**Tithing in the  
New Testament**

The objection is made that tithing is not distinctly commanded in the New Testament, and that if it was intended that it should be continued in the new dispensation some definite instruction would have been given concerning it. It should be remembered that tithing was so well understood and so faithfully practised in Christ's time, that it was not

necessary to give any special instruction concerning it. From what the Lord Jesus said to the Pharisees, it is evident that there were other things that needed special emphasis rather than this. As Rev. B. B. Bosworth has put it in his tract, "The Law of the Tenth": "In other words, Christ said to the Pharisees, 'You carry your respect for the ancient law of the tenth so far that you even tithe mint and rue and every little herb. But I do not censure you for that; you cannot be too strict or too careful in paying such debts to God. These ought ye to have done. What I do reproach you for is that you content yourselves with this and omit the equally important matters of justice and real love to God. You ought not to leave these undone.'" Christ commended tithing, and we should be slow to disregard what he commended. "What Christ commends is my command," says Dr. O. P. Gifford.

Again, it is said that the New Testament rule for giving is, "According as God hath prospered," but there is nothing in that rule that is out of harmony with tithing. The fact is that this same principle of giving according to the measure of prosperity was proclaimed just as clearly and strongly in the days when tithing laws were fully set forth. "Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee" (Deut. 16 : 17). No New Testament principle of grace, or voluntariness, or love, is violated by tithing.

Giving as God  
Has Prospered

J. P. Hobson  
Quoted

"We are not under the law, but under grace; the tithe we owe the Master is his, not ours; but its payment is an act of love on our part, a privilege rich in blessings. The tithe is simply a measure he has given us in his word to let us know what our duty is, that we may know the minimum of what we ought to do. If in recognition of special blessings of God we would give something to him, we can make such free-will offerings as we please in addition to the tithe. The law is no longer a schoolmaster to compel us to tithe, but the duty remains and is made more sacred, being now like all other Christian duties, a matter not of law, but of love" (*J. P. Hobson*).

Rich and Poor

It is objected that tithing makes inequality in giving as between the poor and the rich. There is no ground for this objection when we regard the tenth as the minimum to be given. There are many who should give more than one-tenth. F. B. Meyer tells of a man whose income was ten thousand dollars a year, who lived on one thousand dollars, and gave nine thousand to the Lord's work. This is a fine way to reverse the tithing principle. Many could do this. The weakness of the objection is that it is usually made by the rich who hide behind the poor man because they do not want to give a tenth of their income to the Lord. The fact is, the poor, or those with small incomes, are the readiest to adopt tithing, and those who do adopt it are not complaining. Let us not complain for them.

Others object to tithing on the ground that they do not know what their incomes are. But could they not in some way find out? Suppose provision were made in some will to add one-tenth to their net incomes each year, would they not so manage their affairs that they would be able to make a clear and satisfactory statement as to what they were receiving? If a farmer was in partnership with some one, and each was to receive a certain portion of the proceeds of the farm, would not each person concerned manage to find out what his share was?

Finding What  
the Income Is

There may be many other objections to tithing which are not covered by the above discussion. It is easy to make objections to what we do not want to do. The best way to deal with our objections is to waive them for a time and put the matter to a test in our own experience. "Come and see," is a good answer to the objector. God challenges men to do this. "Prove me now herewith," is his message about tithing. Those who have put the matter to the test are unanimous and emphatic in their testimony as to the value and blessedness of tithing. They say, "I have greater satisfaction and joy in giving than I ever had before I began to tithe. I am more careful in using the nine-tenths, and get more good out of it than I did before. I always have something on hand for the Lord's work. The Lord has blessed me with increased prosperity."

Experience the  
Best Test

**Tithing  
and Debt**

A farmer died and left a farm to his sons on which there were debts amounting to six thousand dollars. The sons felt they could not give any of the proceeds of the farm to the Lord till the debts were all paid. They cultivated the farm on that basis for three years. Then, from a study of the word of God, they agreed that they should give at least a tenth of the net proceeds to the Lord for his work. In the fourth year they paid more of the debts on the farm than they had in the other three years put together. "Them that honor me I will honor."

**Hard to Tithe  
Thousands**

Doctor Chadwick, of Leeds, England, tells of two brothers who formed a partnership in business and agreed to give ten per cent. of the profits to the Lord. The tide of prosperity rolled in. It was easy to give a hundred out of a thousand, or a thousand out of ten, but when it came to ten thousand out of a hundred thousand they felt the pinch. They said they were giving too much, they would give half as much hereafter. They divided their tenth in half, gave one-half and kept the other half themselves. That year their business fell off. In a few months they were bankrupt. They went to God in penitence and prayer, and as they knelt side by side they vowed to redeem their vow to the Lord. With this return to faithfulness to their pledge to tithe their income, the tide of prosperity turned to them again.

**Benefits**

The following are some of the benefits that accompany tithing.

It removes the element of uncertainty from giving. Men who do not give proportionately, do not give with any certainty in their giving, as a rule. Tithing fixes a man's giving. He who tithes will give as long as he has an income to tithe. The tenth is laid aside without the impelling power of a special appeal. It is not a matter between him and the church, or between him and the missionary society, but a matter between him and his Lord and Master. He lays aside a tenth because of loyalty to what he believes his Lord wants him to do. He gives as a part of his regular Christian duty and service whenever he receives his income. He is not oblivious to information, inspiration, or appeals, but they affect his distribution of the Lord's portion, or lead him to give beyond the tenth. Tithing makes his giving certain.

**Makes Giving  
Certain**

Tithing leads men to conform their expenditures to their giving. Tithers do not spend a large share of their income first, and then give something out of what is left. They usually lay aside the tenth at the outset. They make it a first lien on their income. The use of the balance is adjusted accordingly. The whole is thus sanctified by the part that has been definitely laid aside for the Lord. This is administered by him as a steward for God. Tithing safeguards a man from luxuriousness and extravagance in his personal living. The conscientious tither will make sacrifices in order that the Lord's portion may not be withheld or cut down.

**Influence Upon  
Spending**

**A Help to  
Spirituality**

Tithing fosters devotion to the cause of Christ. Some have contended that tithing makes giving formal and mechanical, and that it is a hindrance rather than a help to spirituality. Tithing may, of course, become a mere habit. So may prayer. So may any spiritual exercise. The facts are, however, that the continual practice of tithing holds the Christian in line with the movements of the kingdom of God, keeps him in constant touch with those movements as he distributes the tenth, and thereby his interest in, and devotion to, the great work God is doing in the world is fostered. Rev. F. O. Ballard says, "Tithing has been friendly to the spiritual life in those who practise it. An atmosphere is about it such as belongs to secret prayer."

**Tithers Increase  
Percentage**

Tithing begins in a definite forward step in consecration, and leads on to greater consecration. It is seldom easy for a man to begin to tithe his income. It involves so much that it requires a new exercise of faith and a little fuller surrender to Christ. Having begun, the tither goes on to greater things for God. He often becomes more active personally in the Lord's work. As he prospers he frequently increases the percentage of his giving. Thus the tither eventually becomes the most liberal and consecrated of all givers, as hundreds who began tithing are to-day.

**Some Results**

Tithing would solve the problem of the financial needs of the church and missions. Where a group of men in a church begin to tithe their income the

offerings are immediately increased. In one church twenty-seven tithers out of a total membership brought in one-fourth of the total amount of all contributions. Another church has a circle of forty-seven tithers. In the year before they began to tithe they gave \$415.00. In the first six months of their tithing they gave \$843.00. Thus they quadrupled their offerings. In another church forty-seven tithers gave in the year \$2,587.91, a per capita of \$61.62; one hundred and fifty-eight non-tithers gave \$1,851.71, a per capita of \$11.71.

There is no system of giving that has ever been proposed that produces greater results than that which teaches that God is the owner of all things, that we are stewards of all that comes into our hands, and that one-tenth is the minimum that we should lay aside for the advancement of God's kingdom in the world.

Even if there were no scriptural ground for tithing, it would be a most reasonable thing for Christians to practise it. In view of God's infinite grace and mercy in Jesus Christ, and the love with which he fills every day of our lives; in view of all the rich and countless blessings our heavenly Father is constantly bestowing upon us, and in view of the unspeakable blessedness and glory into which we are yet to come, surely it is a most reasonable thing that we should faithfully lay aside at least one-tenth of our income for God's great work in the world. Then let us pay our tithe, not as an inflexible iron rule,

with cold mathematical precision merely, but this much at least, lovingly and willingly, as a safe and certain step or beginning, to our larger stewardship.

### QUESTIONS FOR CHAPTER VI

AIM: TO REALIZE THE SCRIPTURAL AND REASONABLE PLACE OF TITHING IN THE STEWARDSHIP OF WEALTH

1. Explain why some oppose tithing.
2. What two extreme views are taken with respect to tithing?
3. On what ground has tithing a place in stewardship?
4. How may the tithe be said to be representative of the whole?
5. What relation has stewardship administration to tithing?
6. What general lessons are taught by the Scriptures that refer to tithing?
7. What reasonable conclusions may be drawn from these Scriptures?
8. What is the first recorded instance of tithing in Scripture?
9. Name the circumstances under which Abraham gave a tenth.
10. What is the first thing that is emphasized by the fact that Abraham tithed?
11. In what respect is this an instance of the highest order of tithing?
12. How is the paying of tithes to Christ suggested by Abraham's tithing?
13. Does the fact that we are living in the Christian dispensation annul the principle of tithing for us?
14. In what special way did Abraham's tithing differ from Jewish tithing?

15. How would you answer the objection that tithing is not taught in the New Testament?
16. What is the difference between the teaching of the Old and New Testaments on giving "as God has prospered"?
17. What bearing has this teaching on the question of tithing?
18. Is there any inequality in asking both rich and poor to tithe?
19. Who are usually the readiest to give a tenth?
20. How would you answer those who say they cannot tithe because they do not know what their income is?
21. What is the most effective way to deal with the objections that arise against tithing?
22. What are the testimonies of those who have practised tithing?
23. Do you know any one who has practised tithing whose testimony is unfavorable to it?
24. Give your opinion about a man tithing his income when he is in debt.
25. Name some of the benefits that accompany tithing.
26. How does tithing help spirituality and deepen interest in Christian work?
27. If all the members of the church to which you belong gave a tenth of their income to the Lord's work, what do you think would be the result for the church and missions?
28. Are you willing to make a tenth of your income the minimum of your giving?
29. If you are convinced that Christ's followers should give not less than one-tenth of their income to him, what are you willing to do to induce others to do this?



VII

STEWARDSHIP METHODS IN THE  
CHURCH

I have sometimes heard pastors of small churches excuse themselves from inciting their people to foreign missionary zeal on the ground that their churches were small, and that their own position was humble and obscure. Many of our pastors always will be obscure and their churches poor, for the simple reason that they do not or will not discharge the high calling of missionary bishops and train and guide their people to take part in the evangelization of the world.

—*George F. Pentecost.*

Doctor Mackay, of Toronto, tells of a pastor in a Canadian town who could not induce his church to give more than eighty dollars a year to missions. He resolved that he would set the example for more generous things. His salary was seven hundred and fifty dollars. He subscribed seventy-five dollars toward the missionary work and that very year the missionary offering increased from eighty dollars to eight hundred dollars. Has there ever been a case where a pastor was on fire with enthusiasm for a cause and showed the genuineness of his convictions by a real life of self-denial for it, without his spirit becoming contagious and sooner or later taking possession of his people? Granted this, the pastor is bound to be a financial force for missions, not only directly but also through the members of the church, regardless of the methods which he employs.

—*J. R. Mott.*

## VII

### STEWARDSHIP METHODS IN THE CHURCH

“Wherefore, my beloved brethren, be ye stedfast, unmovable, always abounding in the work of the Lord, forasmuch as ye know that your labor is not in vain in the Lord” (1 Cor. 15 : 58).

STEWARDSHIP is peculiarly a matter for the church. To the church a stewardship of the gospel has been committed, in the church a sense of stewardship is to be developed, by the church faithful stewardship is to be manifested. It is true that those outside the church, those who have not become one with Christ through faith in him, have a stewardship for which they will be held accountable to God. Even the ungodly are responsible for the use they make of the blessings God in his goodness bestows upon them, and every man shall give an account of his stewardship. But believers are in a special way God's stewards. They have been entrusted with the gospel of the manifold grace of God for the good of the world. Neither angels in heaven, nor unconverted sinners on earth, are stewards in the sense that Christians are. The greatness of the responsibility involved in their

Stewardship of  
Christians and  
Non-Christians

stewardship can be understood only as Christians grasp fully all that is meant by the task the risen Christ has definitely laid upon them. It is exceedingly important therefore that God's children everywhere should know their stewardship, and under a full consciousness of its responsibilities, should strive to be faithful to every duty which their stewardship brings to them.

Churches that  
Give Nothing  
to Missions

A development of a sense of stewardship in the churches is greatly needed. It is needed because so few realize their stewardship. Multitudes of church-members have evidently never thought that they had any obligation resting upon them to give the gospel to any of their fellow-men. If they have thought about it at all, they probably have supposed that it was only the business of ministers and missionaries. At the Student Volunteer Convention, in Toronto, in 1902, it was reported that in four leading denominations there were more than twelve thousand churches which gave nothing during the preceding year to foreign missions. John R. Mott says, "A careful investigation, involving conferences with the men best informed about the giving to religious enterprises in the different denominations, warrants the statement that fully sixty per cent. of the communicants of the evangelical churches of North America, as a whole, give nothing to foreign missions." In one denomination in a single State one thousand churches gave nothing to missions of any kind in a recent year. In another

State over five hundred gave nothing to missions. The average giving to missions in most of the denominations is pitifully small, made so, of course, by the fact that so many thousands give nothing. But even when the non-givers are not counted the offerings to missions are far below the ability of those who do give, and far short of the magnitude of the work to be done, and of the unparalleled opportunities to do the work. While some churches have grown in numbers and wealth, they have stood still in their giving to missions, their offerings are about the same now that they were fifteen or twenty years ago. Hundreds of churches have never seriously asked the question, "Are we, as a church, doing our full share in contributing to the work of world-wide evangelization?"

In an Association of churches with a total membership of nearly six thousand, the offerings for foreign missions in a year amounted to only three hundred and twenty-one dollars. The offerings for home missions were still smaller, about ten cents per capita for a whole year to these two great objects. A church of six hundred and thirty members gave a total of seventy-seven dollars to home and foreign missions in a year. These facts, which might easily be multiplied, are sufficient evidence of the need of a stewardship awakening throughout the church. Few churches, if any, have reached their possibilities in consecrated giving for the spread of the gospel. As an example of what can be done when real in-

Unreached  
Possibilities

terest is created, a single church in the Association mentioned above gave one thousand two hundred dollars in the following year for the support of a missionary on the foreign field. This church could just as easily have done as much for years, and undoubtedly would have if the matter had been presented to it in a proper way before. Churches will do even heroic things when heroic things are set before them as the things to do.

#### Disproportions

It is not because churches are not able to give that they do not undertake greater things for the advancement of the kingdom of God; it is chiefly because they have not been developed along stewardship and missionary lines. Dr. A. T. Pierson tells of a church that spends three thousand dollars a year on its choir and averages one hundred and fifty dollars for foreign missions. Other instances of a like disproportion between what is done for the gratification of the church-members themselves, and what is done by them to help the Lord Jesus save a lost world, are on record.

#### Horace Bushnell Quoted

There is certainly need for a development of a real live consciousness of what is involved in our stewardship for God. "One more revival, only one more is needed," said Horace Bushnell, "the revival of Christian stewardship; the consecration of the money power of the church to God, and when that revival comes the kingdom of God will come in a day; you can no more prevent it than you can hold back the tides of the ocean."

That revival is not an impossibility. It can be brought about, and it will be when, led by the Spirit of God, the pastors and officers of the churches set their hearts upon bringing it about, and earnestly and persistently pray and work for it.

A Possible  
Revival

The pastor holds the key to the situation. The church will be largely just what he, under God, makes it; it will do what he, under the mighty power of the Holy Spirit, inspires it to do. The church will seldom, if ever, advance to a point beyond that at which the pastor has placed the standard. The pastor must therefore have clear conceptions of the truth himself, and understand what the will of the Lord is, if he would lead his people to the highest plane of consecration and achievement. Failure on his part to understand the truth or to grasp the situation will render it impossible for him to instruct the church or lead it on to the performance of duty.

The Pastor and  
the Church

*The pastor stands at the pivotal point in this crisis.* If the church of Jesus Christ fails now to advance to a new endeavor to conquer the world for Christ, the pastors will be largely responsible. We have come to a time when some clarion call to the Christian ministry needs to be sounded all along the lines, until God's servants are stirred to faithfulness and zeal in declaring to Christian people the whole counsel of God concerning the stewardship of money. Neither fear nor false modesty should be permitted for a single moment to cause the minister of the gospel to be silent on this question. The tremendous needs of

Conditions  
Requiring  
Earnest Action

God's world-wide work at the present time, the boundless opportunities to push that work forward to the utmost requirements of Christ's commission, the increasing wealth now in the possession of Christian people who are called of God to be stewards, and the momentous issues for succeeding generations depending on immediate action, imperatively demand that the followers of Jesus Christ should everywhere surrender themselves to him in unreserved consecration, in order that they may perform all the duties to which they are called as stewards who have been put in trust both with the gospel for every creature and with the means to send it to every creature.

**Much Work  
Yet Needed**

Already much is being done in this direction. Past educational movements have not been fruitless. The churches are reaching a higher standard; but much, very much, needs yet to be done.

**Pastors  
Good Stewards**

The pastors of the churches in our day, as a body, are faithful stewards. There is no class of men among whom can be found a larger percentage who are self-sacrificing for the cause of Christ. Many men in the Christian ministry possess qualifications in executive ability that would have carried them to a first place in the business world. In other spheres than those they occupy they might have amassed large sums of money. The world sneeringly charges men with being in the ministry for what they can get out of it; but the truth is that those who receive the largest salaries could have doubled and trebled their

incomes in business, while the average salary of all the others is so far below the average income in other callings and professions as to make the charge absurd. The Christian minister goes into the work not for what he can get out of it, but for what he can put into it. Many literally put in their all. They give themselves and all they possess. Out of a meager salary many a consecrated pastor gives to the Lord's work away beyond his wealthier brethren, both in amount and in percentage. He is often the first to make an offering when any special effort is being made to advance the kingdom of Christ. Comparatively few pastors save any money. As faithful stewards they administer the substance God gives them in the interests of his kingdom. They not only give themselves to the work, but they invest financially to the utmost of their ability. Instances of self-sacrifice to the point of heroism are not infrequent among those who have been called to the sacred and exalted office of the Christian ministry. If as large a percentage of the lay members of the church were faithfully meeting the obligations of stewardship, there would be little necessity for a discussion of this subject. All the needs of the church would be met.

But there are exceptions. All pastors are not faithful in either preaching or practising the principles of Christian stewardship. There are pastors whose example is a hindrance rather than a help to the spirit of beneficence among the people to whom

Exceptions

they minister. They do not attempt to develop that spirit. They never bring before their churches the claims of God as the owner of all things, nor do they stimulate interest in what God is doing throughout the world by bringing before the people the soul-stirring facts about the work. They do not preach on missions nor appeal to the people to give to missions lest the income of the local church should be lessened and they should have to go without their salary as a consequence. Such pastors make a most fatal mistake—fatal for themselves and fatal for the people to whom they minister. For if they wanted to dry up the spirit of liberality in the local church and keep its finances in an unsatisfactory condition, and their own salaries at a low figure and only half paid at that, they could scarcely devise a scheme which would be more certain to secure these results.

**A Story with  
a Moral**

“A clergyman told his congregation in one of the Western States that owing to the hard times they had been passing through he was going to relieve them by not asking them for a missionary collection that year. Next year his salary dropped to \$1,500, then to \$1,200, and he had to live on that. The year after they could not get above \$1,000, and he had to get out—starved out. They called another man, offering him \$1,200. He started out by preaching to them the great needs of God’s work of missions. His salary went up next year to \$1,500, then to \$1,800, and the next year to \$2,000, and the church

gave last year \$6,000 for the spread of the gospel ” (*J. Campbell White*).

The people are not more faithful in their stewardship because they have not been trained to be. They do no better than they know. The planning and working of a comprehensive scheme of education in the principles of Christian stewardship is one of the essential things to be done in order to bring about the needed revival. This scheme of education should aim to reach the children in the Sunday-school, the young people in their society, and the adult members of the church. It should include sermons on the subject, several each year, with stewardship truths constantly woven into the sermons that are not devoted wholly to the subject.

Literature should be freely distributed, and distributed in such a way as to do effective service in every family in the church. There should be several prayer meetings in the year given up to a prayerful consideration of this subject. This work of education cannot be accomplished by an occasional reference to stewardship or missions. It must go on all the time, and must reach every department of the church's life. We must begin with the boys and girls in the home and in the Sunday-school, and then keep right on until those same boys and girls become men and women, and have graduated into consecrated stewards for God, and are pouring tens of thousands of dollars into the treasuries of the kingdom.

**A Campaign of  
Education**

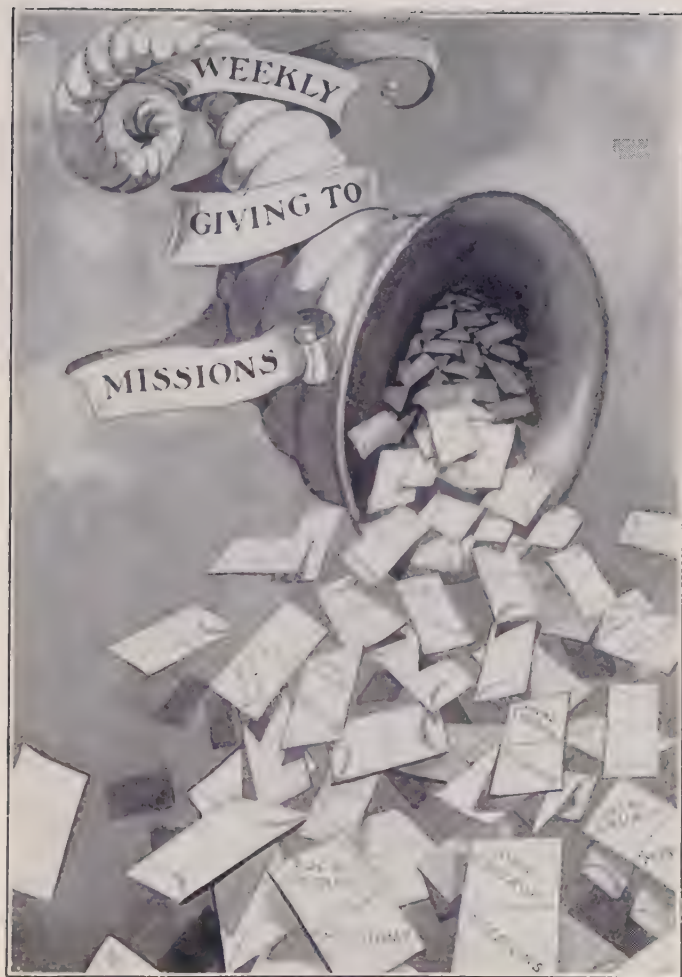
**Stewardship  
and Missionary**

**Planning the  
Work and  
Working the  
Plan**

A very important part of this training will be the adoption of the very best methods for making contributions for local church support and for missions. No slipshod plan will secure adequate results. The best plan in the world will be fruitless unless it is properly managed and worked. Mr. John R. Mott has stated the case clearly and strongly as follows: "The pastor should see that a comprehensive financial plan and policy is adopted, covering the entire range of church benevolences, and that a thoroughly efficient organization is effected for carrying out the plan. In this organization the services of men of the best business judgment, who are also in sympathy with the missionary outreach of the church, should be utilized. The reason why so many churches accomplish so little for the world's evangelization is because they have not enlisted the leadership of men combining business sense and missionary spirit. Let those responsible for the missionary policy of the church adopt a minimum missionary budget for the year."

**Weekly Giving  
to Missions**

This policy should include weekly giving to missions on the part of all the members as the scriptural, and sensible, and best method for the church to enable it to contribute its full share to the great missionary enterprise. The majority of church-members receive weekly wages, or have ordinary incomes. They cannot give a large amount at any one time, but the amount they can give weekly would make a fine total for the year. Thus they will not only



A MISSIONARY CORNUCOPIA



give more, and do it with greater comfort to themselves, but by this plan the grace and habit of giving will be cultivated. The plan of annual offerings ought to be regarded as obsolete, and made so. It never has met the needs of the work, while it has involved the paying of thousands of dollars in interest for borrowed money by the missionary societies while they were waiting for the annual offerings to come in. "The annual offering plan is an affront to God," says J. Campbell White. Weekly giving to missions is the Pauline plan, and if generally adopted, would furnish a constant stream of money for missions, would result in a vast increase in contributions, and would constantly emphasize and help develop true Christian stewardship in the church.

The financial policy of the church should include the Sunday-school. Here the future members of the church receive their training. The methods adopted in the Sunday-school will either make it easier or more difficult to secure the best results in the church in time. Many churches now furnish all the supplies for their schools, and all the offerings in those schools go to missions. In this way, and through missionary teaching and information, a missionary spirit is developed, a sense of stewardship is inspired, and the boys and girls come into the church already in line with its missionary activities, and ready to assume their responsibilities as church-members in the work of world-wide evangelization. Weekly giving to missions by the

Giving in the  
Sunday-school

use of duplex envelopes in the Sunday-school, as in the church, is now being introduced with gratifying results. Where the church provides for the proper training of its children in giving to missions there will be a larger percentage of its members who will be regular contributors to the great work than is generally the case to-day.

Indirect Methods  
and Evil

In the development of a sense of stewardship in the church all indirect methods of raising money for the Lord's work should be abolished. There is probably nothing that has done more to prevent the church from reaching its high possibilities in its offerings for the extension of the kingdom than indirect methods of money raising. Wide observation has convinced the writer that hundreds of churches are to-day in debt, crippled and weak both financially and spiritually, because they have tried to meet the expenses of their work by suppers and sales and entertainments of all sorts. There is abundant testimony to show that when churches have ceased to lean on these methods they have made greater progress. The indirect method should be abandoned everywhere for the following reasons: It has no scriptural justification. In most cases it does not pay as a business proposition, people put more in than they get out for the work. It is in many instances an unfair treatment of the business men of the community, while the pestering of people to buy tickets becomes a nuisance and an annoyance. It hinders the development of a true stewardship

and destroys spirituality. Worst of all, it lowers the dignity of the church of Jesus Christ in the eyes of the outside world. No church can afford to continue the use of methods that have been so futile, and that have wrought such havoc throughout the church.

There is still another essential that must be taken into account if the church is to reach its full stewardship in its gifts for the spread of the gospel throughout the world. There must be prayer. "All church problems are at bottom problems of spiritual temperature." Prayer brings the soul into sympathetic fellowship with the Spirit of God, the spiritual temperature is thereby raised, and consecrated stewardship with increased offerings follows.

**Prayer an  
Essential**

There has been far too little prayer, and far too little recognition of the power of the Holy Spirit, in connection with the financial needs and operations of the church. How seldom is a prayer meeting devoted to the money matters of the kingdom. We pray over every part of the work but this. When a financial crisis comes in the history of the church every sort of plan and scheme is thought of, and discussed, but scarcely ever are the people called together to spread the need before God in prayer, and to seek deliverance from him whose resources are infinite and inexhaustible.

**A Stewardship  
Prayer Meeting**

"If we were as anxious about enlisting the prayers of Christians as we are about securing their money, and if we made the obtaining of funds as much a

**John R. Mott  
Quoted**

matter of prayer as we are in the habit of making this a subject of discussions and planning, we would have all the money needed for carrying on our missionary work" (*John R. Mott, in "The Pastor and Modern Missions"*).

Great  
Achievements  
Depend on  
Prayer

If there is to be a wide-spread manifestation of consecrated stewardship in the church in these momentous days of wonderful missionary opportunity both at home and abroad, if the giving of God's people is to be on a scale at all adequate to the greatness of the need, there must be more than a study of missions, or of stewardship—there must be much, very much, earnest persevering prayer. There must be prayer that God will awaken his people to a sense of their stewardship, there must be prayer that God will raise up men and women who will consecrate themselves to a missionary career at home in the administration of wealth for his cause, and there must be prayer that God may be pleased to turn the currents of abundance and prosperity into the great and numerous channels of his kingdom that every need may be supplied, and that the utmost purpose of Christ in his Great Commission may be fully and speedily accomplished.

The Need of the  
Holy Spirit

"The question of finance," says Dr. John Humpstone, "is a question of the Holy Spirit. Given pentecostal blessing, and pentecostal consecration will follow. No one but the Holy Spirit can incite souls to that degree of faith which will lead them to set at defiance the dictates of selfishness, the maxims

of worldly policy, and the suggestions of over-cautious prudence." All our knowledge of what we ought to do as Christian stewards will profit little unless the Holy Spirit converts knowledge into action.

It is told of J. Hudson Taylor that on one occasion, when he had made a strong presentation of China's needs, he declined to take any collection, but asked his hearers to go home and prayerfully consider what their duty was. The chairman of the meeting happened to be Mr. Taylor's host, and he remonstrated that he had lost an opportunity. But the next morning, handing Mr. Taylor a check for a large amount, he remarked that he was now persuaded of the propriety of his course, acknowledging that, had he given at the time he would have given a very small amount, but that after prayerful weighing of the matter he had seen his whole duty. It would not generally be wise to decline to receive an offering when the hearts of the people are stirred, and their consciences are awakened, but it should always be insisted that men should pray about their giving. Pastors should frequently call the attention of their people to the missionary budgets of their denomination, and of the local church, and have them pray that the money needed might be given.

There is a mission for every person who has studied the subject of Christian stewardship, in his or her own church, in awakening the interest of others in this great and vital theme. Those espe-

**J. Hudson  
Taylor's Method**

**Producing a  
New Generation  
of Stewards**

cially who are just forming their financial habits should be reached, and earnest efforts should be put forth in all parts of the land so to teach and train a host of young people that they will become a new and mighty generation of stewards, who will far outstrip all who have gone before them in the splendor and munificence of their consecrated giving to the cause of their all-glorious Lord, and who will thereby mightily hasten the ushering in of his kingdom in all its power and glory.

### QUESTIONS FOR CHAPTER VII

AIM: TO LEARN WHAT MAY BE DONE IN THE CHURCH TO  
CREATE A DEEPER SENSE OF STEWARDSHIP AND BETTER  
METHODS OF EXPRESSING IT

1. What is the difference between the stewardship of Christians and non-Christians?
2. Why should special efforts be made in the churches to develop a sense of stewardship?
3. What percentage of church-members give nothing to missions?
4. What evidence is there that churches generally are not striving to reach their possibilities in giving?
5. Name some reasons why churches do not give more to missions.
6. How may a revival of Christian stewardship be brought about?
7. How much depends upon the pastor in bringing about such a revival, and how much upon the members of the church?
8. Why should special efforts be made at the present time

to awaken Christians to a sense of their stewardship?

9. How do pastors compare with others in their devotion as stewards?
10. How do some pastors fail in their stewardship?
11. Outline a campaign of stewardship education for the church.
12. What else would you suggest as helpful in such a campaign?
13. In what ways are right methods important in developing the church's beneficence?
14. Name some qualifications leaders must have to secure success in working any plan.
15. What would you do if you were a pastor and none of your members possessed these qualifications?
16. What arguments are there in favor of weekly giving to missions?
17. Why should Sunday-schools give systematically to missions?
18. What is your opinion of indirect methods of money raising?
19. What place has been given to prayer in the money matters of the kingdom?
20. Why should prayer be given a larger place in the church's financial operations?
21. What more is necessary to produce results than a knowledge of our duty as stewards?
22. What fields should be especially cultivated in order to produce a new and better generation of stewards?
23. What would you suggest might be done in your church to bring about a more faithful stewardship and to better the financial work of the church?



VIII

STEWARDSHIP POSSIBILITIES AND  
REWARDS

If some splendid undertaking of colossal proportions should move the churches to real sacrifice, there would practically be no limit to available funds. Sometimes it is easier to do a great thing than to do a small thing. It is the great enterprise which furnishes a great motive, arouses a great enthusiasm, and moves to great effort and sacrifice.

—*Josiah Strong.*

Each Christian will be held to strict account for his stewardship. Christ had most severe denunciations for unfaithful stewards. There is, indeed, need of a finer sense of moral obligation with reference to our financial relation to God. When his followers observe the same clear rules of honest dealing in their transactions with him which they regard as imperative in dealing with their fellow-men—that is, regard and treat as belonging to the treasury of heaven all that they have, the financial problem involved in the world's evangelization will be eliminated.

—*John R. Mott.*

There are thousands of Christians who do not hesitate to incur personal expenditures for a hundred times the amount they give to foreign missions.

—*Arthur J. Brown.*

## VIII

### STEWARDSHIP POSSIBILITIES AND REWARDS

"And God is able to make all grace abound unto you; that ye, having always all sufficiency in everything may abound unto every good work" (2 Cor. 9 : 8).

"What is this I hear about thee? Render the account of thy stewardship" (Luke 16 : 2).

THE church in America stands at another Kadesh-Barnea. Will she go forward or turn back? Under the Divine leadership, with every provision necessary to make victory possible, will she be true to her Lord, true to her exalted mission, true to the millions who need the message of which she is the appointed steward, and go up at once and possess the land; or, under a paralyzing spirit of selfishness and worldliness, will she in unbelief turn her back on her high privilege, forfeit the blessings a gracious and merciful God has put within her reach, and postpone the world's evangelization for many years?

Another  
Kadesh-Barnea

"Something must be done. Something will be done." To stand still is impossible. Christian men and women will either understand and appreci-

Alternatives

ate more fully than ever the privileges and responsibilities of their all-inclusive stewardship, and as a result will gladly and faithfully devote themselves to acquire, and use, and give great wealth for the great purpose of extending their Redeemer's kingdom among men; or, remaining in ignorance of their high calling as God's stewards, or ignoring it when they know it, they will make and use money for selfish and vainglorious ends, rob the Lord their God of millions that should be freely yielded to his service, and thereby be responsible for the continuance of countless thousands under the power of darkness and sin. One or the other will be done. There must be more generous, self-sacrificing, and large-scaled giving, or there will be more sinful and self-indulgent grasping and spending. This issue cannot be avoided. Believers everywhere must gravitate toward one of these two points. Toward which will it be?

Well Able  
to Do

It is not a question of ability, it is purely a question of faithful stewardship. As Caleb and Joshua said at the former Kadesh-Barnea, so we may say, "We are well able." God has put sufficient means into our hands to do the work. The church is abundantly able to evangelize the world in this generation so far as the money necessary to do the work is concerned, but have we of this generation the love for Christ, and the faith in him, which will move us to such a true stewardship of wealth that the work will be done? Here in America there must be

the greatest manifestation of this stewardship, for here there are the greatest accumulations of wealth in the world. "For the ten years from 1890 to 1900 the average daily increase of our wealth was \$6,-400,000. During the first four years of this century the average daily increase was nearly \$13,000,000, or twice as great. According to the estimates of the Treasury Department, wealth in the United States increased over \$18,586,000,000 from 1900 to 1904. If now the members of our evangelical churches received their full share, which they doubtless did; and if they should give not one-tenth of their income, but one-tenth of their *unexpended* income—one-tenth of their increase—for those four years, they would contribute about \$400,000,000. That is, without denying themselves one iota of their usual expenditure, without sacrificing one item of accustomed luxury, by giving one-tenth of their savings for four years they could equal our home missionary offerings for the preceding century" (*Josiah Strong, in "The Challenge of the City"*).

The people can do great things. A terrible earthquake and fire destroy a great city, and a third of a million are in dire distress. Within a few weeks twenty million dollars is sent for the relief of San Francisco sufferers. As large an amount given for the relief of physical suffering in a spontaneous offering as the entire membership of the church throughout the world gave, under a multitude of appeals, in a whole year, to send the light of the gospel

Relieving  
Physical  
Suffering

and the bread of eternal life to three thousand times as many people who are perishing in their sins.

**Examples of  
Giving**

We have seen what the people can and will do when they become thoroughly informed concerning the work, and are fully taught concerning their stewardship. Illustrations might be multiplied. A Congregational church of three hundred members in Lee, Mass., gives over \$4,200 annually to home and foreign missions and other benevolent objects, an average of \$14.00 per member. A Presbyterian church in Blairstown, of two hundred members, gives on an average \$5.00 to foreign missions alone. The Baptist church in Bloomfield, N. J., contributed, in 1907, an average of \$6.40 per member for home and foreign missions, while the Sunday-school gave \$1,100 to missions and benevolences. If in some churches, whose members do not possess more than ordinary financial ability, an average of \$5.00 per member can be given to the cause of missions, then in multitudes of other churches that average could be maintained.

**Laymen's  
Watchword**

The watchword of the Laymen's Missionary Movement might well become the watchword of every Protestant church throughout the land—"We can do it, and we will."

**The Chief  
Emphasis**

The principal emphasis needs to be placed on the practice of stewardship in business. When Christian business men very generally regard their business as a part of the kingdom of God, and that they are just as definitely called to work for the further-

ing of the kingdom as are those who devote themselves to preaching the gospel, either at home or abroad, then the kingdom will come in power. Then will the money power be controlled for Christianity. Then will Christian business men be simply business agents for the Lord Jesus Christ, the head of the greatest business that has ever been undertaken.

What incentives there are to stir men to faithful stewardship! Think of the spiritual enrichment that will come. In what inspiring fellowship with the Father and with his Son Jesus Christ, will the Christian business man carry on his enterprises day by day, who conducts his business as a steward for God. To what high levels will all life be lifted when money spending becomes religious, and men and women are dominated by the purpose in all their money using to honor their Lord. Think of the development of character, the separateness from a worldly life, and the influence of a true stewardship life upon a skeptical and scoffing world. What the world is waiting to see is a Christianity that goes into the everyday lives of men in real power. A genuine stewardship would produce just such a Christianity. Think of the enlarged service that would be rendered for the uplifting and salvation of humanity, and above all, think of the sweet joy and satisfaction of at last hearing the Master say, "Well done, good and faithful servant!"

**Incentives**

There is need for a great company of flaming apostles of stewardship who will go up and down

**A Campaign for  
Young People**

the land proclaiming this message and enlisting multitudes of their fellows in a definite committal to live stewardship lives. No greater work could be done by the young people of to-day than that they should inaugurate and push into every corner of the land a crusade for the faithful stewardship of wealth in the interests of the kingdom of God. It is in the power of the young people to save the situation for the future. In twenty years, according to the present rate of increase, there will be fifty billion dollars in the hands of those who are now the young Christians of the church. If they are to be true to the great responsibilities which this enormous sum of money will involve, they must be taught now how to be true stewards. Some one must teach them. Why should not a host of young people, who have themselves become interested, be the leaders in such a crusade? What greater service for the cause of missions could be rendered?

Some closing considerations should lead to earnest heart searching and prayer.

**A Serious  
Business**

It is a solemn thing to be a steward. It is a serious business to have and handle silver and gold that belong to the Creator of all things, the Judge of all the earth. If it is a crime for the cashier of a bank to embezzle money from the deposits made; if it is a crime for an executor of an estate to appropriate for his own use funds held in trust for another; if it is an injustice for an employer to hold back from his employees wages which are due

them; what must be said about him who, either wilfully or inadvertently, becomes guilty of embezzlement as a steward for God? The terrible possibility intensifies the solemnity of being put in trust with money of which the eternal God is the absolute owner.

The Lord Jesus has taught that our eternal destiny is affected by the use we make of the possessions placed in our hands. Riches may prevent a man's salvation. "It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God" (Mark 10 : 25). "He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful" (Matt. 13 : 22). Many a man's money is standing between his soul and his Saviour. The bars which keep many out of the kingdom of God are made of silver and gold. The unfaithful steward may gain the world but lose his own soul.

**Eternal Destiny  
Affected**

Nor do the penalties which result from the misuse of the sacred trust of money fall upon men only in eternity. Men are gainers or losers now according as they are faithful or unfaithful to the trust which has been committed to them. The way in which a man uses money affects his character. Many a man is what his money has made him. If he has honored the Lord with his substance, if he has put his money to the highest and noblest uses,

**Present  
Consequences**

his money has helped in the development of a kind and generous, and at the same time, a strong and noble character. But if, on the other hand, he has graspingly hoarded his money, or lavishly spent it in luxurious living, it has fostered selfishness and covetousness and pride, and made the man narrow and unsympathetic and dwarfed in every element of true manliness. Doctor Cuyler says: "What a young man earns in the day goes into his pocket; what he spends in the evening goes into his character." Alas, that in the transmutation the gold, silver, and precious stones of wealth so often become wood, hay, and stubble in the man. Money brings its penalty when misused, as it brings its reward when properly used. Stewards are reckoned with even on earth.

**A Test**

There is another way also in which stewards are reckoned with. The stewardship of money is made the test which decides how much will be committed to them of the true riches, the riches which are of the Spirit of God, and which abide forever. "He that is faithful in the least," that is, in the material substance committed to him, "is faithful also in much," that is, in the spiritual blessings bestowed upon him. "And he that is unrighteous in the least is unrighteous also in much. If therefore ye were not faithful in the unrighteous mammon, who will entrust to you the true riches? And if ye were not faithful in that which is another's," the pecuniary and other means which are only entrusted

to us, "who will give to you your own?"—those eternal riches which become the abiding possession of the saints, and which, more than anything else they can ever have, may be spoken of as their own. "The heavenly good incorporated with the immortal spirit" is "your own." The Supreme Owner of all things is keeping a strict account of the doings of the stewards of his silver and gold, and forests and fields, and cattle, and as they are faithful or unfaithful, he commits to them, or withholds from them, the true riches which endure for ever. The right use of money tends to spiritual enrichment, the wrong use of money to spiritual poverty. There is a present reckoning and a present reward.

Christian stewardship has its final issue in the reckoning before Him for whom men have been stewards. The wage-earner and the millionaire, the one who had the least committed to him and the one who had the most, each must stand before the judgment seat of Christ and have their gettings and their givings, their accumulations and their expenditures, their motives and their methods, brought under the searching scrutiny of him whose eyes are as a flame of fire. All wrong ways of getting money, all fraud and dishonesty and oppression, together with all wrong ways of using and spending money, will be laid bare in that day. All withholding from God, all selfishness and covetousness, all wastefulness and extravagance, all spending of money to gratify pride or sensual desires, will be

**The Final  
Reckoning**

seen in the light of the eternal throne, and no cloak of respectability or religiousness, no paltry excuse, such as is so often made by those who do not give, will be able to conceal or extenuate any blemish or flaw in any man's stewardship. Every man will be rewarded according as his works have been.

**Fidelity  
Rewarded**

On the other hand, all diligence and fidelity in the service of God as his stewards, all getting and giving for God's glory, all prayerfulness and consecration, all unselfishness and liberality and self-sacrifice, whether by those who have had little, or by those who had much, will be remembered by the Lord of those servants.

**Well Done**

Blessed indeed shall those stewards be to whom it shall be said when the King comes to reckon with them: "Well done, good and faithful servant: thou wast faithful over a little, I have set thee over much; enter into the joy of thy Lord."

### QUESTIONS FOR CHAPTER VIII

AIM: TO STIMULATE TO AN IMMEDIATE APPLICATION OF STEWARDSHIP PRINCIPLES, AND TO THE PROMOTION OF A GENERAL STEWARDSHIP CAMPAIGN OF EDUCATION

1. What crisis confronts the church in connection with her service?
2. Name the alternatives before Christian men and women.
3. What will influence men one way or the other?
4. What could the church accomplish if it really tried?
5. Why do we give more willingly and freely to relieve physical suffering than spiritual need?

6. What averages have some churches reached in their giving to missions?
7. What average per member do you think could be given generally to missions?
8. Where does the chief emphasis need to be placed in a practical application of stewardship principles, and why?
9. What incentives are there to faithful stewardship?
10. Which of these incentives is of greatest value?
11. Why should the young people devote themselves to a stewardship awakening?
12. What could young people do in a stewardship campaign of education?
13. Why is it a serious matter to be God's steward?
14. Mention the temporal or eternal loss that may result from unfaithful stewardship.
15. How are men losers now if they are not faithful stewards?
16. What relation does the use of earthly riches have to the heavenly riches into which we hope to come?
17. How should the fact of the final accounting affect our present service as stewards?
18. Describe your present sense of obligation as a Christian steward.
19. What is the most important lesson that has come to you in these studies?
20. Are you acting now in harmony with your best convictions concerning your own stewardship?
21. In what way can your best resolves be safeguarded and made real in your life?

As the literature on the subject of stewardship is not very abundant, it has not been possible to give a list of publications for further study after each chapter. The following list is therefore given here:

Mott: "The Pastor and Modern Missions."

Heuver: "The Teachings of Jesus Concerning Wealth."

Murray: "Money, Thoughts for God's Stewards."

Waffle: "Christianity and Property."

Strong: "Money and the Kingdom."

Schauffler: "Money, Its Nature and Power."

Griffith-Jones: "The Economics of Jesus."

Cook: "Systematic Giving." A prize essay.

There are many smaller pamphlets and tracts on tithing and other phases of stewardship, which may be obtained from the Boards of the various missionary societies, or from the publication houses of the different denominations.







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